## Case 18-04870-dd Doc 1 Filed 09/26/18 Entered 09/26/18 10:42:33 Desc Main Document Page 1 of 82

Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
DISTRICT OF SOUTH CAROLINA	-	
Case number (if known)	Chapter you are filing under:	
	Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	Check if this an amended filing

## Official Form 101

## **Voluntary Petition for Individuals Filing for Bankruptcy**

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	t 1: Identify Yourself			
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):	
1.	Your full name			
	Write the name that is on your government-issued picture identification (for example, your driver's license or passport).  Bring your picture identification to your meeting with the trustee.	First name  Franklin  Middle name  O'Dell  Last name and Suffix (Sr., Jr., II, III)	Jennie First name  Lynn Middle name  O'Dell  Last name and Suffix (Sr., Jr., II, III)	
2.	All other names you have used in the last 8 years Include your married or maiden names.	Jeremy F O'Dell Jeremy O'Dell	Jennie L O'Dell Jennie O'Dell Jennie Lynn Bandy	
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-8745	xxx-xx-9413	

Debtor 1 Jeremy Franklin O'Dell
Debtor 2 Jennie Lynn O'Dell

Case number (if known)

	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):		
Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	■ I have not used any business name or EINs.  Business name(s)  EINs	■ I have not used any business name or EINs.  Business name(s)  EINs		
Where you live	1668 Wading Heron Rd	If Debtor 2 lives at a different address:		
	Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code		
	County	County		
	If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.		
	Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code		
Why you are choosing this district to file for bankruptcy	Check one:  Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.  I have another reason. Explain. (See 28 U.S.C. § 1408.)	Check one:  Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.  I have another reason. Explain. (See 28 U.S.C. § 1408.)		
	Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names  Where you live  Why you are choosing this district to file for	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years  Include trade names and doing business as names  Business name(s)  EINs  ### 1668 Wading Heron Rd Charleston, SC 29412  Number, Street, City, State & ZIP Code  Charleston  County  If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.  Why you are choosing this district to file for bankruptcy  Why you are choosing this district to file for bankruptcy  Check one:    Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.    I have another reason.		

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Jeremy Franklin O'Dell

	otor 1 otor 2	Jeremy Franklin C Jennie Lynn O'De					Case number (if known)		
Par	rt 2:	Tell the Court About `	Your Ban	ıkruptcy Ca	ase				
7.	Bank	chapter of the cruptcy Code you are	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.						
	choc	choosing to file under		pter 7					
			☐ Cha	pter 11					
			☐ Cha	pter 12					
			☐ Cha	pter 13					
8. How you will pay the fee			al o	bout how yo	ou may pay. Typ attorney is subr	ically, if you are paying the fee yo	k with the clerk's office in your local court for more urself, you may pay with cash, cashier's check, or alf, your attorney may pay with a credit card or che	r money	
				need to pay	y the fee in inst	allments. If you choose this options (Official Form 103A).	on, sign and attach the Application for Individuals	to Pay	
			□ I i bi	request that ut is not req pplies to yo	at my fee be wa juired to, waive y ur family size an	ived (You may request this option your fee, and may do so only if yo d you are unable to pay the fee in	n only if you are filing for Chapter 7. By law, a judg ur income is less than 150% of the official poverty i installments). If you choose this option, you musi ial Form 103B) and file it with your petition.	line that	
9.	Have you filed for bankruptcy within the last 8 years?	■ No.							
J.		☐ Yes.							
		•		District		When	Case number		
				District		When	Case number		
				District		When	Case number		
10.		Are any bankruptcy cases pending or being							
	filed not f you,	by a spouse who is iling this case with or by a business ner, or by an	☐ Yes.						
				Debtor			Relationship to you		
				District		When	Case number, if known		
				Debtor			Relationship to you		
				District		When	Case number, if known		
11.		ou rent your lence?	■ No.	Go to	line 12.				
	16210	iende f	☐ Yes.	Has yo	our landlord obta	ined an eviction judgment agains	t you?		
					No. Go to line	12.			
					Yes. Fill out Init		Judgment Against You (Form 101A) and file it as p	art of	

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	tor 1 <b>Jeremy Franklin O</b> tor 2 <b>Jennie Lynn O'De</b> l		Docume	Case number (if known)		
Part	3: Report About Any Bu	sinesses	You Own as a Sole Proprie	tor		
	Are you a sole proprietor of any full- or part-time business?	■ No.	Go to Part 4.			
	business:	☐ Yes.	Name and location of bus	siness		
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.		Name of business, if any			
	If you have more than one sole proprietorship, use a separate sheet and attach		Number, Street, City, Sta	te & ZIP Code		
	it to this petition.		Check the appropriate bo	ox to describe your business:		
			Health Care Busin	ness (as defined in 11 U.S.C. § 101(27A))		
			☐ Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))			
			☐ Stockbroker (as defined in 11 U.S.C. § 101(53A))			
			☐ Commodity Broker (as defined in 11 U.S.C. § 101(6))			
			☐ None of the above	e		
13.	Are you filing under Chapter 11 of the Bankruptcy Code and are you a <i>small business</i> debtor?	deadlines operation	ou are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropria dlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement rations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedu 1 U.S.C. 1116(1)(B).			
	For a definition of small	No.	I am not filing under Chap	oter 11.		
	business debtor, see 11 U.S.C. § 101(51D).	□ No.	I am filing under Chapter Code.	11, but I am NOT a small business debtor according to the definition in the Bankruptcy		
		☐ Yes.	I am filing under Chapter	11 and I am a small business debtor according to the definition in the Bankruptcy Code.		
Part	4: Report if You Own or	Have Any	Hazardous Property or An	y Property That Needs Immediate Attention		
14.	Do you own or have any	■ No.				
	property that poses or is alleged to pose a threat of imminent and identifiable hazard to	☐ Yes.	What is the hazard?			
	public health or safety? Or do you own any property that needs immediate attention?		If immediate attention is needed, why is it needed?			
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		Where is the property?	Number Charat City Clay 9 7% Code		
				Number, Street, City, State & Zip Code		

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Debtor 1 Jeremy Franklin O'Dell
Debtor 2 Jennie Lynn O'Dell Case number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

#### Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

#### **About Debtor 1:**

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

□ I am not required to receive a briefing about credit counseling because of:

### ☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

### Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

#### ☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

### About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

### ☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

### ☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

#### ☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court. Case 18-04870-dd Doc 1 Filed 09/26/18 Entered 09/26/18 10:42:33 Desc Main Document Page 6 of 82

	otor 2 Jennie Lynn O'De				Case number	(if known)		
Par	t 6: Answer These Questi	ions for Rep	porting Purposes					
16.	What kind of debts do you have?		Are your debts primarily consulutions of the consulution of the consul			ed in 11 U.S.C. § 101(8) as "incurred by an		
		[	☐ No. Go to line 16b.					
		I	Yes. Go to line 17.					
		16b. <b>A</b>	<b>Are your debts primarily business debts?</b> Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.					
		[	☐ No. Go to line 16c.					
			Yes. Go to line 17.					
		16c. S	State the type of debts you owe th	nat are not consum	er debts or business	debts		
17.	Are you filing under Chapter 7?	□ No. I	am not filing under Chapter 7. Go	o to line 18.				
	Do you estimate that after any exempt property is excluded and	<b>—</b> 165.	I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?					
	administrative expenses are paid that funds will		No					
	be available for distribution to unsecured creditors?	[	□ Yes					
18.	How many Creditors do	<b>1</b> -49		<b>1</b> ,000-5,000		<b>2</b> 5,001-50,000		
	you estimate that you owe?	☐ 50-99		☐ 5001-10,000 ☐ 40,004,05,00		☐ 50,001-100,000		
		☐ 100-199 ☐ 200-999		□ 10,001-25,00	10	☐ More than100,000		
19.	How much do you	□ \$0 - \$50	0,000	□ \$1,000,001 -	\$10 million	☐ \$500,000,001 - \$1 billion		
	estimate your assets to be worth?		- \$100,000	\$10,000,001		□ \$1,000,000,001 - \$10 billion		
			01 - \$500,000 01 - \$1 million	□ \$50,000,001 □ \$100,000,00		☐ \$10,000,000,001 - \$50 billion☐ More than \$50 billion		
20.	How much do you	□ \$0 - \$50	0.000	□ \$1,000,001 -	\$10 million	☐ \$500,000,001 - \$1 billion		
	estimate your liabilities to be?		1 - \$100,000	□ \$10,000,001	- \$50 million	□ \$1,000,000,001 - \$10 billion		
	10 50.	_	01 - \$500,000	□ \$50,000,001		\$10,000,000,001 - \$50 billion		
		\$500,00	01 - \$1 million	□ \$100,000,00°	1 - \$500 million	☐ More than \$50 billion		
Par	7: Sign Below							
For	you	I have exar	mined this petition, and I declare	under penalty of p	erjury that the informa	ation provided is true and correct.		
			osen to file under Chapter 7, I am tes Code. I understand the relief a			under Chapter 7, 11,12, or 13 of title 11, ose to proceed under Chapter 7.		
If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).				an attorney to help me fill out this				
		I request re	elief in accordance with the chapte	er of title 11, Unite	d States Code, specif	fied in this petition.		
						property by fraud in connection with a ars, or both. 18 U.S.C. §§ 152, 1341, 1519,		
		/s/ Jerem	y Franklin O'Dell		/s/ Jennie Lynn C			
		Jeremy F Signature of	<b>ranklin O'Dell</b> of Debtor 1		Jennie Lynn O'De Signature of Debtor 2			
		Executed of	September 26, 2018  MM / DD / YYYY			tember 26, 2018 DD / YYYY		

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Debtor 1	Jeremy Franklin O'Dell		
Debtor 2	Jennie Lynn O'Dell	Case number (if known)	

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Sean N	/larkham	Date	September 26, 2018
Signature of	f Attorney for Debtor		MM / DD / YYYY
Sean Mark	kham		
Printed name			
Markham Firm name	Law Firm, LLC		
P.O. Box 2	20074		
Charlesto	n, SC 29413-0074		
Number, Street,	, City, State & ZIP Code		
Contact phone	843-284-3646	Email address	sean@markhamlawsc.com
76088 SC			
Bar number & S	State		<del></del>

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		DOCUM	<u>-ni Page 8 01.87</u>	
Fill in this inform	nation to identify your	case:		
Debtor 1	Jeremy Franklin	O'Dell		
	First Name	Middle Name	Last Name	
Debtor 2	Jennie Lynn O'De	ell		
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bar	nkruptcy Court for the:	DISTRICT OF SOUTH	CAROLINA	
Case number				

## Official Form 106Sum

## Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

_	<u> </u>		
Par	1: Summarize Your Assets		
		Your a	assets of what you own
1.	Schedule A/B: Property (Official Form 106A/B)  1a. Copy line 55, Total real estate, from Schedule A/B	\$	230,741.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	32,402.49
	1c. Copy line 63, Total of all property on Schedule A/B	\$	263,143.49
Par	2: Summarize Your Liabilities		
			iabilities nt you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)  2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	190,487.87
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)  3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	62,937.21
	Your total liabilities	\$	253,425.08
Par	3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	5,554.72
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	5,484.00
Par	4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13?  No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	r other sc	hedules.
7.	■ Yes What kind of debt do you have?		
	Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a	ı personal	, family, or

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

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Case number (if known)

Debtor 1 Jeremy Franklin O'Dell Document Page 9 of 82

8. **From the** *Statement of Your Current Monthly Income*: Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

7,014.22

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Total o	laim
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	25,730.08
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. <b>Total.</b> Add lines 9a through 9f.	\$	25,730.08

Debtor 2

Jennie Lynn O'Dell

	Case	18-04870-	uu Doc'i	_	u 09/26/ :ument	Page 10 of		10 10.4	2.33 D	esc	Walli
Fill	in this informa	tion to identify	your case and t			Paue 10 0	07				
	otor 1	<u> </u>		<u> </u>							
Den	olor i	Jeremy Fran		le Name		Last Name					
Deb	otor 2	Jennie Lynn	O'Dell								
(Spo	use, if filing)	First Name	Middl	le Name		Last Name					
Unit	ted States Bank	cruptcy Court for	the: DISTRICT	OF SOL	UTH CAROL	_INA					
Cas	se number					_					Check if this is an amended filing
Sc In eachink	chedule ch category, sep it fits best. Be a	as complete and a space is needed, a	roperty escribe items. List	le. If two	married peo	If an asset fits in mor ple are filing togethe the top of any additio	r, both are	equally resp	onsible for su	pplyi	ng correct
Part	1: Describe Ea	ıch Residence, Bı	uilding, Land, or O	ther Real	l Estate You (	Own or Have an Inter	est In				
	No. Go to Part 2										
1.1	1660 Wadin	a Haran Da		What	t is the prope	erty? Check all that apply					
	1668 Wadin Street address, if a	g Heron Ra available, or other des	cription			ly home nulti-unit building um or cooperative		the amount	of any secured	d clair	or exemptions. Put ms on Schedule D: cured by Property.
					Manufacture	ed or mobile home		Current va	lue of the	Cui	rrent value of the
	Charleston	SC	29412		Land			entire prop	perty?		tion you own?
	City	State	ZIP Code			property		\$23	30,141.00		\$230,141.00
											wnership interest
				_	_	not in the meanants?			ee simple, tena e), if known.	ancy	by the entireties, or
				wno		est in the property? C	check one	a me estat	c), ii kilowii.		
						•					
	County			- <u>-</u>	20210. 2 0	nd Debtor 2 only					
						of the debtors and an	other		t if this is com structions)	muni	ty property
					r information	you wish to add abo		n, such as lo	cal		

Official Form 106A/B Schedule A/B: Property page 1

Residence: Double wide manufactured home built in 1989 on a double lot.

If you own or hav	o more than one li			
2	re more man one, r	ist here:		
		What is the property? Check all that apply		
Lot 234 Cavitt Av		Single-family home	Do not deduct secured cla	•
Street address, if available,	or other description	Duplex or multi-unit building	the amount of any secure Creditors Who Have Clain	
		☐ Condominium or cooperative	Greations who have ofain	ns decared by 1 reports.
Trafford	PA 15085-00	 00 ■ Land	Current value of the entire property?	Current value of the portion you own?
City	State ZIP Code		\$1,200.00	\$600.0
•		☐ Timeshare	. ,	· · · · · · · · · · · · · · · · · · ·
		☐ Other	Describe the nature of y (such as fee simple, tens	
		Who has an interest in the property? Check one	a life estate), if known.	
		Debtor 1 only	Joint tenant	
Westmoreland		Debtor 2 only		
County		Debtor 1 and Debtor 2 only	Observate if their in second	
		At least one of the debtors and another	Check if this is com (see instructions)	munity property
		Other information you wish to add about this ite property identification number:	em, such as local	
		Lot 234 Block 7. Account number for Map number 36-03-03-0-199 co-owned by Debtor 2 with brother B		
eone else drives. If yo	ve legal or equitable	interest in any vehicles, whether they are register report it on Schedule G: Executory Contracts and Ur hicles, motorcycles		ehicles you own that
Yes				
.1 Make: Ford				
i iviane.		Who has an interest in the property? Check one	Do not deduct secured cla	
Model: F150		Who has an interest in the property? Check one ☐ Debtor 1 only	Do not deduct secured cla the amount of any secure Creditors Who Have Clair	d claims on Schedule D:
		• • •	the amount of any secure Creditors Who Have Clair	d claims on Schedule D: ms Secured by Property.
Model: F150	207000	☐ Debtor 1 only	the amount of any secure	d claims on Schedule D:
Model: <b>F150</b> Year: <b>2008</b>	: 207000	Debtor 1 only Debtor 2 only	the amount of any secure Creditors Who Have Clair Current value of the	d claims on Schedule D: ms Secured by Property.  Current value of the
Model: F150 Year: 2008 Approximate mileage	207000	☐ Debtor 1 only ☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only	the amount of any secure Creditors Who Have Clair  Current value of the entire property?	d claims on Schedule Doms Secured by Property.  Current value of the portion you own?
Model: F150 Year: 2008 Approximate mileage Other information:	: 207000	☐ Debtor 1 only ☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only	the amount of any secure Creditors Who Have Clair Current value of the	d claims on Schedule D: ms Secured by Property.  Current value of the portion you own?
Model: F150 Year: 2008 Approximate mileage Other information: Vehicle:  Make: Toyota		□ Debtor 1 only □ Debtor 2 only ■ Debtor 1 and Debtor 2 only □ At least one of the debtors and another □ Check if this is community property	the amount of any secure Creditors Who Have Clair  Current value of the entire property?  \$6,427.00  Do not deduct secured clair	d claims on Schedule D: ms Secured by Property.  Current value of the portion you own?  \$6,427.0
Model: F150 Year: 2008 Approximate mileage Other information: Vehicle:		□ Debtor 1 only □ Debtor 2 only ■ Debtor 1 and Debtor 2 only □ At least one of the debtors and another □ Check if this is community property (see instructions)	the amount of any secure Creditors Who Have Clair  Current value of the entire property?  \$6,427.00	d claims on Schedule D: ms Secured by Property.  Current value of the portion you own?  \$6,427.0  aims or exemptions. Put d claims on Schedule D:
Model: F150 Year: 2008 Approximate mileage Other information: Vehicle:  Make: Toyota		□ Debtor 1 only □ Debtor 2 only ■ Debtor 1 and Debtor 2 only □ At least one of the debtors and another □ Check if this is community property (see instructions)  Who has an interest in the property? Check one	the amount of any secure Creditors Who Have Clair  Current value of the entire property?  \$6,427.00  Do not deduct secured clair the amount of any secure Creditors Who Have Clair	d claims on Schedule Dims Secured by Property.  Current value of the portion you own?  \$6,427.0  aims or exemptions. Put d claims on Schedule Dims Secured by Property.
Model: F150 Year: 2008 Approximate mileage Other information: Vehicle:  Make: Toyota Model: Highlar	nder	□ Debtor 1 only □ Debtor 2 only ■ Debtor 1 and Debtor 2 only □ At least one of the debtors and another □ Check if this is community property (see instructions)  Who has an interest in the property? Check one □ Debtor 1 only	the amount of any secure Creditors Who Have Clair  Current value of the entire property?  \$6,427.00  Do not deduct secured clathe amount of any secure	d claims on Schedule D: ms Secured by Property.  Current value of the portion you own?  \$6,427.0  aims or exemptions. Put d claims on Schedule D:
Model: F150 Year: 2008 Approximate mileage Other information: Vehicle:  2 Make: Toyota Model: Highlar Year: 2013	nder	□ Debtor 1 only □ Debtor 2 only ■ Debtor 1 and Debtor 2 only □ At least one of the debtors and another □ Check if this is community property (see instructions)  Who has an interest in the property? Check one □ Debtor 1 only □ Debtor 2 only	the amount of any secure Creditors Who Have Clair  Current value of the entire property?  \$6,427.00  Do not deduct secured clair the amount of any secure Creditors Who Have Clair  Current value of the	d claims on Schedule D: ms Secured by Property.  Current value of the portion you own?  \$6,427.0  aims or exemptions. Put d claims on Schedule D: ms Secured by Property.  Current value of the
Model: F150 Year: 2008 Approximate mileage Other information: Vehicle:  2 Make: Toyota Model: Highlar Year: 2013 Approximate mileage	nder	□ Debtor 1 only □ Debtor 2 only □ Debtor 1 and Debtor 2 only □ At least one of the debtors and another □ Check if this is community property (see instructions)  Who has an interest in the property? Check one □ Debtor 1 only □ Debtor 2 only ■ Debtor 1 and Debtor 2 only	the amount of any secure Creditors Who Have Clair  Current value of the entire property?  \$6,427.00  Do not deduct secured clair the amount of any secure Creditors Who Have Clair  Current value of the	d claims on Schedule D: ms Secured by Property.  Current value of the portion you own?  \$6,427.0  aims or exemptions. Put d claims on Schedule D: ms Secured by Property.  Current value of the

Official Form 106A/B Schedule A/B: Property page 2

	Case 18-04870-dd	Doc 1		Entered 09/26/18 10:42:33 age 12 of 82	B Desc Main
Debtor 1 Debtor 2	Jeremy Franklin O'Dell Jennie Lynn O'Dell			Case number (if known)	
				, other vehicles, and accessories nobiles, motorcycle accessories	
■ No					
☐ Yes					
				Part 2, including any entries for=>	\$19,228.00
Part 3: D	escribe Your Personal and House	ehold Items			
Do you o	wn or have any legal or equita	able interes	t in any of the following	items?	Current value of the portion you own? Do not deduct secured claims or exemptions.
	hold goods and furnishings bles: Major appliances, furniture	, linens, chin	a, kitchenware		·

Official Form 106A/B Schedule A/B: Property page 3

Yes. Describe.....

Debtor 1 Jeremy Franklin O'Dell
Debtor 2 Jennie Lynn O'Dell

Case number (if known)

Household:

3 beedroom sets \$500

Dinning Room set \$20

**China Closet \$50** 

Small freezer \$25

Kitchen Island Stove, Refigerator and Microwave \$35

**Den Furniture \$50** 

Three Couches, love seat, small chair \$100

End Table and coffee table \$40

Four lamps \$40

Wall Hanging \$10

Bar with 3 stools \$35

**Entertainment Center \$15** 

Living Room Counch and Love seat \$25

**Entertainment center \$15** 

Five lamps \$25

Coffee Table \$20

Small Table \$5

CDs and Tapes \$3

Wall paintings \$20

cuckoo clock (broken) \$10

China \$15

**Dining Glasses \$5** 

Pots Pans and utensils \$25

Patio and lawn furniture \$30

Washer dryer \$100

Queen mattress & Box Spring - \$45

Desk - \$125

Sideboard - \$200

Washing Machine - \$50

Refrigerator - \$75

Oven (doesn't bake) - \$75

Wooden table - \$125

4 chairs, wooden - \$75

Loveseat & ottoman - \$60

Wicker love seat - \$200

Table saw - \$100

Chop saw - \$60

Rug - \$40

Chicken coop - \$350

Wooden swing - \$75

Dishes, pots & pans - \$50

Grandmas silver plate knives & forks in wooden box - \$150

Shop vac - \$50

Vacuum - \$20

Large bathroom mirror - \$45

\$1,600.00

#### 7. Electronics

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

☐ No

Yes. Describe.....

iPad 5 - \$140

iPad air - \$50

iPhone 7 - \$205

iPhone 5s - \$5

iPhone 5 - \$5

Television 32" - \$50

Desktop computer - \$125

\$580.00

Official Form 106A/B Schedule A/B: Property

page 4

Case 18-04870-dd Filed 09/26/18 Entered 09/26/18 10:42:33 Document Page 14 of 82 Debtor 1 Jeremy Franklin O'Dell Debtor 2 Jennie Lynn O'Dell Case number (if known) 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles □ No Yes. Describe..... Amazing Spider Man #300, signed McFarlane -The average from the 5 that are attached is 545.20 and they are graded which addes to the value. Debtor's is not graded but for purposes of this \$542.20 valuation it will be valued a such. 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments ☐ No Yes. Describe..... Sports-Hobby: Two fishing poles - \$25 \$65.00 Bicycle - \$40 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment ■ No ☐ Yes. Describe..... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories □ No Yes. Describe..... Clothes: Clothing & bedding - \$250 \$280.00 Suit, three-piece - \$30 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver □ No Yes. Describe..... \$150.00 Jewelry: Wedding rings H and W pawn value \$75 each 13. Non-farm animals Examples: Dogs, cats, birds, horses □ No Yes. Describe..... Animals: 7 hens, various breeds - \$175 \$175.00 14. Any other personal and household items you did not already list, including any health aids you did not list ☐ Yes. Give specific information..... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$3,392.20 for Part 3. Write that number here .....

Part 4: Describe Your Financial Assets

Do you own or have any legal or equitable interest in any of the following?

Doc 1

Current value of the portion you own?

Desc Main

Official Form 106A/B Schedule A/B: Property page 5

		y Franklin O'l Lynn O'Dell	Dell	Document	Case number (if known)	
						Do not deduct secured claims or exemptions.
	□ No ´	,	•	nome, in a safe depo	osit box, and on hand when you file your petitio	
					Cash:	\$121.00
	•	king, savings, c		counts; certificates of the same ins	of deposit; shares in credit unions, brokerage h titution, list each.	ouses, and other similar
	Yes			Institution n	ame:	
		17.1.	Checking	Checking	Account: Branch Banking & Trust	\$374.72
	_ '			rokerage firms, mor	ey market accounts	
	■ No □ Yes		Institution or issue	r name:		
19.	Non-publicly tra joint venture	ded stock and	interests in incorp	oorated and unince	orporated businesses, including an interest	t in an LLC, partnership, and
	■ No  No Give spec	cific information	about them			
	L res. Give spec		me of entity:		% of ownership:	
	Negotiable instru Non-negotiable i	uments include instruments are	personal checks, ca those you cannot to	shiers' checks, pro	egotiable instruments missory notes, and money orders. by signing or delivering them.	
	☐ Yes. Give spec		uer name:			
	Retirement or po Examples: Intere			403(b), thrift saving	s accounts, or other pension or profit-sharing p	plans
	Yes. List each		tely. of account:	Institution n	ame:	
		401(	k)	SC Teach	ers Retirement	\$5,536.57
		Pens	sion	PSERS (F System)	Public School Employees Retirment	Unknown
22.		unused deposi	ts you have made s		tinue service or use from a company tric, gas, water), telecommunications compan	ies, or others
	■ No □ Yes			Institution n	ame or individual:	
		tract for a perio	dic payment of mor	ney to you, either for	life or for a number of years)	
	■ No □ Yes	Issuer nam	ne and description.			
24.	Interests in an ed	ducation IRA, i	n an account in a	qualified ABLE pro	gram, or under a qualified state tuition pro	gram.

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

Schedule A/B: Property

Official Form 106A/B

Case 18-04870-dd Doc 1 Filed 09/26/18 Entered 09/26/18 10:42:33 Page 16 of 82 Document Jeremy Franklin O'Dell Debtor 1 Debtor 2 Jennie Lynn O'Dell Case number (if known) No Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): ☐ Yes..... 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit ■ No ☐ Yes. Give specific information about them... 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements ■ No ☐ Yes. Give specific information about them... 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses ■ No ☐ Yes. Give specific information about them... Money or property owed to you? Current value of the portion you own? Do not deduct secured claims or exemptions. 28. Tax refunds owed to you □ No ■ Yes. Give specific information about them, including whether you already filed the returns and the tax years...... \$2,250.00 Federal Tax refund 2018 **Federal** State Refund estimate \$1,500.00 State 29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement ☐ Yes. Give specific information..... 30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else No ☐ Yes. Give specific information.. 31. Interests in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance Yes. Name the insurance company of each policy and list its value. Company name: Beneficiary: Surrender or refund value: Insurance: Flood insurance First \$0.00 **Capital Insurance** 

Official Form 106A/B Schedule A/B: Property page 7

**Travelers Auto Insurance** 

\$0.00

Case 18-04870-dd Doc 1 Filed 09/26/18 Entered 09/26/18 10:42:33 Desc Mair Document Page 17 of 82

Jeremy Franklin O'Dell Debtor 1 Debtor 2 Jennie Lynn O'Dell Case number (if known) TrustMark Universial Life Death Benefit \$11,632 Whole life policies no cash surrender Jeremy O'Dell, \$0.00 value built up yet TrustMark Universial Life Death Benefit \$21,191 on Jeremy Whole life policies no cash surrender Jenni \$0.00 value built up yet TrustMark Universial Life Death Benefit \$17,900 insured on son 8 Whole life policies no cash surrender Jenni \$0.00 value built up yet TrustMark Universial Life Death Benefit \$21,900 on daughter 3 Whole life policies no cash surrender \$0.00 Jenni value built up yet TrustMark Universial Life Death Benefit \$17,300 on daughter 10 Whole life policies no cash surrender Jenni \$0.00 value built up yet 32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. ■ No ☐ Yes. Give specific information.. 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue ☐ Yes. Describe each claim....... 34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims No ☐ Yes. Describe each claim....... 35. Any financial assets you did not already list ■ No ☐ Yes. Give specific information.. 36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached \$9,782.29 for Part 4. Write that number here..... Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1. 37. Do you own or have any legal or equitable interest in any business-related property?

Official Form 106A/B Schedule A/B: Property page 8

■ No. Go to Part 6.□ Yes. Go to line 38.

Case 18-04870-dd Doc 1 Filed 09/26/18 Entered 09/26/18 10:42:33 Desc Main Page 18 of 82 Document Jeremy Franklin O'Dell Debtor 1 Debtor 2 Jennie Lynn O'Dell Case number (if known) Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Go to Part 7. ☐ Yes. Go to line 47. Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership ☐ Yes. Give specific information....... 54. Add the dollar value of all of your entries from Part 7. Write that number here ..... \$0.00 Part 8: List the Totals of Each Part of this Form 55. Part 1: Total real estate, line 2 \$230,741.00 Part 2: Total vehicles, line 5 \$19,228.00 Part 3: Total personal and household items, line 15 57. \$3,392.20 Part 4: Total financial assets, line 36 \$9,782.29 59. Part 5: Total business-related property, line 45 \$0.00

\$0.00

\$0.00

Copy personal property total

\$32,402.49

Official Form 106A/B Schedule A/B: Property page 9

Part 6: Total farm- and fishing-related property, line 52

63. Total of all property on Schedule A/B. Add line 55 + line 62

Part 7: Total other property not listed, line 54

Total personal property. Add lines 56 through 61...

60.

\$32,402.49

\$263,143.49





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See Trade-In Values



Used 2008 Ford F150 SuperCrew Cab XLT Pickup 4D 5 1/2 ft

Lowest Priced Style

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With Toyota Highlander's available power liftgate, the possibilities are wide open.



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## 2013 Toyota Highlander Sport Utility 4D

Mileage: 94,500 Condition: Good **Check Specs** 





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Trade-in Value

Private Party Value

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Options shown.

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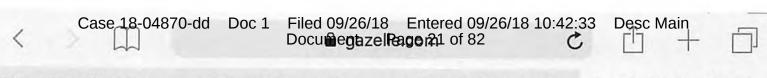
See Overview of Values

Trade-in Range \$11,855 - \$13,746 Trade-in Value \$12,801 Important info

> Condition: Good Valid for ZIP Code 29422 through 09/06/2018



See more on KBB.com



Tablet | Tablet Trade In | G...

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ipad model a1823 generati...

or Trade in Your Apple i...

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Enterprise Trade-in | How It Works | Locate a Kiosk | Track Offers

IPHONES SAMSUNG PHONES OTHER CELLPHONES - IPADS OTHER TABLETS - APPLE COMPUTERS - IPODS OTHER PRODUCTS -

1 - Select

2 - Get Offer

3 - Payment

4 - Shipping

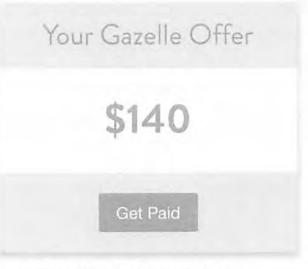


Apple iPad 5th generation 9.7" 32GB WiFi + 4G LTE Verizon

Change model

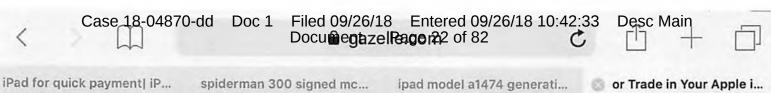
# Help us give you an accurate price

Does the device power on?	Yes	Change
Does the screen fully light up?	Yes	
Are there scratches anywhere?	No	
Are there cracks anywhere?	No	Change     Ch



Please Note: We do not pay for devices that have been reported lost or stolen.







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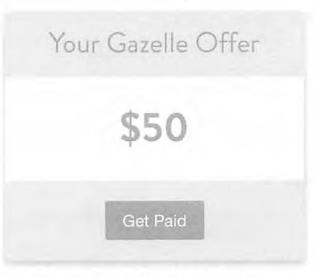


Apple iPad Air 16GB WiFi

Change model

# Help us give you an accurate price

Does the device power on?	Yes	
Does the screen fully light up?	Yes	
Are there scratches anywhere?	No	✓ Change
Are there cracks anywhere?	No	Change     Ch



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iPhone 5 16GB (Verizon)

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1 - Select

2 - Get Offer

3 - Payment

4 - Shipping

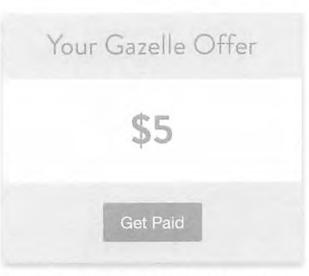


Apple iPhone 5 16GB (Verizon)

Change model

# Help us give you an accurate price

Does the device power on?	No	
Does the screen fully light up?	No	
Are there scratches anywhere?	No	
Are there cracks anywhere?	Yes	Change



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1 - Select

2 - Get Offer

3 - Payment

4 - Shipping



Apple iPhone 5s 16GB (Verizon)

Change model

# Help us give you an accurate price

Does the device power on?	No	
Does the screen fully light up?	No	◆ Change
Are there scratches anywhere?	Yes	
Scratches: Clearly Visible		
Are there cracks anywhere?	Yes	Change



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6am - 5pm PT

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Lock in your offer today and get until 10/19 to send us your phone!





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1 - Select

3 - Payment

4 - Shipping

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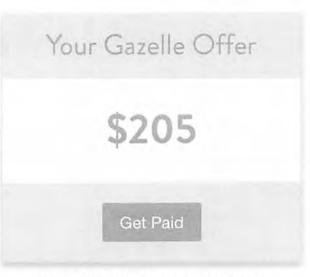


Apple iPhone 7 32GB (Verizon)

Change model

# Help us give you an accurate price

Does the device power on?	Yes	Change
Does the screen fully light up?	Yes	
Are there scratches anywhere?	No	
Are there cracks anywhere?	No	



Please Note: We do not pay for devices that have been reported lost or stolen.

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id 🗢

 7 \$ 86% ■



SOLD Aug 22, 2018

Todd McFarlane Signed Amazing Spider-Man #300 Marvel Comic Book AUO CGC 9.2

PROBSTEIN123 is actively accepting CONSIGNMENTS!!

\*\* \* 6 product ratings

\$546.00

23 bids

+\$14.00 shipping

Free Returns

View similar active items

Sell one like this

Aug-22 18:10

Top Rated Plus

PROBSTEIN 123 BUY - SELL - CONSIGN



SOLD Aug 22, 2018

Marvel The Amazing Spiderman #300 CGC SS 8.0 Signed by Todd McFarlane

\$405.00

22 bids

+\$13.65 shipping

View similar active items

Sell one like this

Aug-22 15:20

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is the subject properly currently offered for sale or has it been offered for	risk in the studies proselled print to the ultimate of the of the		No. The
Report that covered used official property and equals .	me a ne most mane has to se derive the a tot	shere, 9	Yes No
Report data source(s) used, offering price(s), and date(s). DOM d.	GTAR MLS#16019579, LISTING PRICE \$165,000	, INPUT DATE 07/09/20	16
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Reign both cool Description THE SUBJECT IS LOCATED CHIT FOLLY	RD IN THE RIVERSISION'S SECTION OF BOLLY BEACH	ST STOLLY BE ADDITE A LA	DOS COMMUNICIO MITH
MANY DIFFERENT SUBDIVISIONS OF SINGLE FAMILY HOMES, MAN	SACTIFIED AND COMPONENT AND LOCAL PROPERTY	C POLICE & LUC CHICAGO	COMPANY PROPERTY
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ALL EASILY ADCESSIBLE WARKETABILITY SHOULD CONTINUE TO S	BE SATISFACTURY, NO ADVERSE NEIGHBORHOOD (	CONDITIONS WERE NOTED	
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Market Conditions (including support for the above conclusions) Out	RRENT LISTINGS AND SALES FROM WITHIN T	HE SUBJECT'S MARKET	AREA SHOW A
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Tribulation of the control of the co
HE APPRAISER USED THE FOLLOWING SEARCH PARAMETERS WHEN SEARCHING FOR COMPARABLES FOR THE SUBJECT PROPERTY:
MANUFACTURED HOME IN THE RIVERFRONT DEVELOPMENT.
RAR SALES COMPARISON ANALYSIS - SUMMARY OF SALES COMPARISON APPROACH
FTER A SEARCH OF MLS, THE APPRAISER HAS CHOSEN THE MOST RECENT, SIMILAR AND PROXIMATE TO THE SUBJECT, DIFFERENCES IN ROOM
JOUNT ARE CONSIDERED IN GLA WHICH IS ADJUSTED AT \$25 PER SQUARE FOOT COMPARABLES 1 THROUGH 3 WERE SELECTED FROM THE
IAME SUBJECTS DEVELOPMENT AND ARE USED FOR SUPPORT OF FINAL RECONDILIATION, COMPS 1 AND 3 WERE THE ONLY THREE CLOSED
IMILAR SALES WITHIN THE SUBJECTS DIRECT MARKETPLACE IN THE PAST 12 MONTHS COMPARABLES 4 AND 5 ARE ACTIVE/PENDING AND
HEREFORE GIVEN A REGATIVE 2'S ADJUSTMENT ON THE GRID DUE TO AVERAGE SALES IST PRICE RATIO. HAVING ACTIVE PENDING IN THIS
REPORT HELPS TO FURTHER ILLUSTRATE THE MARKET TRIEND.
JOST WEIGHT OF VALUE BASED ON COMPS 1 AND 2 DUE TO THEM BEING THE MOST RECENT SALES FROM WITHIN THE SUBJECT'S
DEVELOPMENT, A WIDE RANGE OF SALES AND LARGE ADJUSTMENTS WERE USED WHICH IS TYPICAL FOR THIS PRODUCT, THE OPINION OF VALUE
S GREATER THAN THE CONTRACTED SALE PRICE DUE TO SALES WITHIN THE SUBJECTS DIRECT DEVELOPMENT.
ILL ADJUSTMENTS WERE BASED ON THE MARKET EXTRACTION AND APPRAISERS KNOWLEDGE OF THE MARKET AREA INC AGE ADJUSTMENT
MADE DUE TO COMPARABLES WERE AGJUSTED IN CONDITION IF INCCESSARY.
CONTROL AD LISTMENTS CALSE ON POURSE A NO. 5 OF AMERICAN PROPERTY.
CONDITION ADJUSTMENTS GIVEN ON COMPS 1 AND 3 OF 10% OF SALES PRICE DUE TO SUPERIOR OVERALL CONDITIONS. SUPERIOR CABINETS
COUNTER TOPS, FOXURES, FRESH PAINT AND AND FLOORING. THESE ADJUSTMENTS WAS BASED ON MARKET EXTRACTION. COMPS 1 AND 3 PROSE ADJUSTMENTS ARE OVER 25% DUE TO THESE ARE THE NECESSARY ADJUSTMENTS.
VIEW ADJUSTMENTS ON COMPS 1, 2 AND 4 DUE TO INFERIOR VIEWS. THE SUBJECT HAS BENEFICIAL WATER VIEWS VS COPS 1, 2 AND 4 HAVE IEUTRAL PESIDENTIAL VIEWS. THESE ADJUSTMENTS WAS BASED ON MARKET EXTRACTION.
THE SUBJECT AND ALL COMPRESSES CONSIDERED TO BE IN COMPAN AND AND COMPANY.
THE SUBJECT AND ALL COMPS ARE CONSIDERED TO BE IN SIMILAR AND COMPETING NEIGHBORHOODS AND THE SAME SLIVERS WOULD SEE ALL VERGHBORHOODS EQUALLY WHEN MAKING PURCHASING DECISIONS.
T IS THE APPRAISERS OPINION THAT ALL COMPARABLES USED REGARDLESS OF ROOM COUNT OR STYLE REPRESENT SIMILAR MARKETABILITY
AND APPEAL WITHIN THE MARKET  AND APPEAL WITHIN THE MARKET
COMPS 2 AND 5 GLA ARE OVER 15% DUE TO LACK OF COMPARABLES FOR COMPARISON
COMP 3 IS OVER 5 MONTHS IN AGE DUE TO LACK OF CLOSED SMILAR SALES
OT SZES ARE ESTIMATES, TRUE AND EXACT LOT SIZES CAN BE FOUND THROUGH ACCURATE LAND SURVEY, SITES WERE NOT ADJUSTED FOR SIZE, AS ALL ARE CONSIDERED TO HAVE SIMILAR UTILITY.
ALL KITCHEN CABINETS HAD BEEN REPLACED. THE APPRAISER ASAED THE HOMEOWNER FOR THIS INFORMATION WHICH HE COULD NOT SUPPLY. THE APPRAISER ASKED BUYERS AND LISTING AGENT WHICH THEY COULD NOT SUPPLY. THE APPRAISER CALLED THE TAX OFFICE FOR 2 DAYS FOR THREE TIMES A DAY WITH NO ANSWER OR RETURN CALLS. THE CLIENT WILL NEED TO PROVIDED THIS INFORMATION FROM THE TITLE WORK IF NECESSARY FOR THIS REPORT. THIS DOES NOT EFFECT THE VALUE OR MARKETASRITY.
EMAI PONTO
Structed Martiny Market Flore S o X Gross Rent Multiplier
Infected Union to Instance Learning
Indicated Value by Income Approach (including appoint for market sets and GRM)  THE INCOME APPRICACH WAS NOT USED DUE TO LACK OF INFORMATION FOR A
DRA SPT NICTORAL TITAL COLOURS OF
THE SECURED VALUE OF THE PROPERTY AND ADDRESS OF THE PARTY OF THE PART
Travele the following intumatives for PLUs ONLY if the developer founder is in control of the HCA and the subject property is an attached develop unit.
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chi surine ef element
and number of units maked
Yas the project overset by the convention of election hautdening into a purp.
NOTE THE PROOF CONTROL MAY TRUST-CHESTER CONTROL TO THE TWO THE TWO CONTROL TO THE TWO CO
in the units, common demants, and recreasion healthins complete?   Yes   No. If No. describe the critics of completion
re se unto, common demente, and repressor holitims complete?
If the common elemental leased to a by the Hamesternar's Acoccision?   Yes No. EYes, describe the letter leave and options.
If the common elemental leased to a by the Hamesternar's Acoccision?   Yes No. EYes, describe the letter leave and options.

### Manufactured Home Appraisal nepult

門教育 (15 table)

This report form is designed to report an appraisal of a one-unit manufactured home; including a manufactured home in a planned unit development (PUD). A Manufactured home located in either a condominium or cooperative project requires the appraisar to inspect the project and complete the project information section of the individual Condominium Unit Appraisal Report or the Individual Cooperative Interest Appraisal Report and attach it as an addendum to this report.

This appraisal report is subject to the following scope of work, intended user, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or delections to the intended user, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraisal expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal exaignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material afterations to this appraisal report, such as those required by law or those related to the appraisar's continuing education or membership in an appraisal organization, are permitted.

SCOPE OF WORK: The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and similary conditions, and certifications. The appraisar must, at a minimum: (1) perform a complete visual inspection of the interior and exterior areas of the subject property, (2) Inspect the neighborhood, (3) inspect each of the comparable sales from at least the sitest. (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in this appraisal report.

INTENDED USE: The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction.

INTENDED USER: The intended user of this appraisal report is the lender/client.

DEFINITION OF MARKET VALUE: The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of little from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he or she considers his or her own best interest; (3) a reasonable time is allowed for exposure in the open market. (4) payment is made in terms of cash in U. S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions\* granted by anyone associated with the sale.

"Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in withoutly all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction, Any adjustment should not be calculated on a mechanical obtain for dollar cost of the financing or concession but the deltar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS: The appraises's certification in this report is subject to the following assumptions and limiting conditions:

- The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title
  to it, except for information that he or she became aware of during the research involved in performing this appraisal. The
  appraiser assumes that the title is good and migristrable and will not render any opinions about the title.
- 2. The appraisar has provided a skelch in this appraisal report to show the approximate dimensions of the improvements. The sketch is included only to assist the reader in visualizing the property and understanding the appraisar's determination of the first.
- 3. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraisar is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
- 4. The appraisar will not give testimony or appear in court because he or stie made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
- 5. The appraisar has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became award of ouring the research involved in performing the appraisal. Unless otherwise stated in this appraisal report, the appraisar has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deferioration, the presence of hazardous wastes, toxic substances, adverse universiminate conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantées or warrantes, express or implied. The appraisar will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraisar is not an export in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.
- 6. The appraisar has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

## Manufactured Home Appraisal Report

File.# 71415880

APPRAISER'S CERTIFICATION: The Appraiser certifies and agrees that:

- I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.
- I performed a complete visual inspection of the interior and exterior areas of the subject property. I reported the condition
  of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the
  livebility, soundness, or structural integrity of the property.
- I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal
  Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in
  place at the time this appraisal report was prepared.
- 4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I also developed the cost approach to value as support for the sales comparison approach. I have adequate comparable market and cost data to develop reliable sales comparison and cost approaches for this appraisal assignment. I further certify that I considered the income approach to value but did not develop it, unless otherwise indicated in this report.
- 5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
- I researched, verified, analyzed, and reported on the prior sales of the comperable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.
- I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
- I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.
- I have reported adjustments to the comparable sales that reflect the markets reaction to the differences between the subject property and the comparable sales.
- I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.
- 11. I have knowledge and experience in appraising this type of property in this market area.
- 12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
- 13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
- 14. If have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, boxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
- 15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are time and correct.
- 16. I stated in this appraisal report my own personal, unbased, and professional analysis, opinions, and condusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
- 17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or or any other basis prohibited by law.
- 18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predatermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).
- 19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.
- identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.

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### Manufactured Home Appraisal Report

File# 71415880

- 21. The lender/client may disclose or distribute this appraisal report to the borrower, another lender at the request of the borrower, the mortgages or its successors and assigns, mortgage insurers, government sponsored enterprises, other secondary market participants; data collection or reporting services; professional appreisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions, without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).
- 22. I am aware that any disclosure or distribution of this appraisal region by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.
- 23. The borrower, another lender at the request of the borrower, the mortgages or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.
- 24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.
- 25 Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, time or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

### SUPERVISORY APPRAISER'S CERTIFICATION: The Supervisory Appraises certifies and agrees that

- I directly supervised the appraisar for this appraisal assignment, have read the appraisal report, and agree with the appraisar's analysis, opinions, statements, conclusions, and the appraisar's certification.
- Laccept full responsibility for the contents of this appraisal report including, but not limited to, the appraisa's analysis, opinions, statements, conclusions, and the appraisa's peraisal.
- The appraisar identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.
- 4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promotigated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
- 5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those larms are defined in applicable lederal and/or state laws (aucluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as it a paper version of this appraisal report were delivered containing my original hand written signature.

APPRAISER	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature Vital Rich	Signature
Name PATRICK MCGOWAN	Name
Company Name M.B. APPRAISALS LLC	Company Name
Company Address 1210 KIDRISEL CHICLE MOUNT PLEASANT, SC. 29446	Company Address
Telaphone Number 3434574701	Telephone Number
Email Address PMB, UESKY@SC.RR.COM	Email Address
Date of Signature and Report 07/30/2016	Date of Signature
Effective Date of Appraisal 07/08/2016	State Certification #
State Certification #	or State License #
or State License # 5576	State
or Other	Expiration Date of Certification or License
State sc	
Expiration Date of Certification or License michaels	SUBJECT PROPERTY
	Did not inspect subject preperty
ADDRESS OF PROPERTY APPRAISED	Did inspect extenor of subject property from street
1683 WADING HERON RD	Date of Inspection
CHARLESTON, SC 20412	☐ Did inspect interior and exterior of subject property
APPRAISED VALUE OF SUBJECT PROPERTY \$ 175,000	Date of Inspection
LENDÉR/CLIENT	Canada (201/2)
Name confliction valuation solutions inc.	COMPARABLE SALES
Company Name WELLS FARGO BANK, N.A 0094438	Did not inspect examor of corregarable sales from street
Company Address , CHARLOTTE, NC 28217	<ul> <li>Did inspect exterior of comparable sales from street.</li> </ul>
	Date of Inspection
Ernail Address	

Freditie Mac Form 708 March 386

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Fennis Mae Form 1004C March 2005

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Fill in this information to identify your case:						
Debtor 1	ebtor 1 Jeremy Franklin O'Dell					
	First Name	Middle Name	Last Name			
Debtor 2	Jennie Lynn O'De	ell				
(Spouse if, filing)	First Name	Middle Name	Last Name	_		
United States Bar	nkruptcy Court for the:	DISTRICT OF SOUTH (	CAROLINA			
Case number						
(if known)					☐ Check if this is an amended filing	

## Official Form 106C

## Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as	Exempt
--	--------

1.	Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.			
	■ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)			
	☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)			
2.	For any property you list on Schedule A/B that you claim as exempt, fill in the information below.			

For any property you list on Schedule A/B that you claim as exempt, fill in the information below.					
Brief description of the property and line on Schedule A/B that lists this property	ne on Current value of the Amount of the exemption you claim portion you own		Specific laws that allow exemption		
	Copy the value from Schedule A/B	Che	ck only one box for each exemption.		
1668 Wading Heron Rd Charleston, SC 29412	\$230,141.00		\$35,663.95	S.C. Code Ann. § 15-41-30(A)(1)(a) Husband's	
Residence: Double wide manufactured home built in 1989 on a double lot.  Line from Schedule A/B: 1.1		100% of fair market value, up to any applicable statutory limit	exemption		
1668 Wading Heron Rd Charleston, SC 29412	\$230,141.00		\$35,663.95	S.C. Code Ann. § 15-41-30(A)(1)(a) Wife's	
Residence: Double wide nanufactured home built in 1989 on a double lot.  Line from Schedule A/B: 1.1	С		100% of fair market value, up to any applicable statutory limit	Exemption	
Lot 234 Cavitt Ave Trafford, PA 15085 Westmoreland County	\$600.00		\$600.00	S.C. Code Ann. § 15-41-30(A)(7) Wife's unused	
Lot 234 Block 7. Account number for taxes 43CTL3643.  Map number 36-03-03-0-199 co-owned by Debtor 2 with brother			100% of fair market value, up to any applicable statutory limit	portion of (a)(2)	
Bandy, Kevin Line from Schedule A/B: 1.2					

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Debtor 1 Debtor 2

Case 18-04870-dd Entered 09/26/18 10:42:33 Desc Main Page 35 of 82 Document Jeremy Franklin O'Dell Jennie Lynn O'Dell Case number (if known) Brief description of the property and line on Current value of the Amount of the exemption you claim Specific laws that allow exemption Schedule A/B that lists this property portion you own Copy the value from Check only one box for each exemption. Schedule A/B 2008 Ford F150 207000 miles S.C. Code Ann. § \$6,427.00 \$867.00 15-41-30(A)(2) Husband's Vehicle: exemption Line from Schedule A/B: 3.1 100% of fair market value, up to any applicable statutory limit Household: S.C. Code Ann. § \$1,600.00 \$1,600.00 3 beedroom sets \$500 15-41-30(A)(3) Wife's **Dinning Room set \$20** 100% of fair market value, up to exemption China Closet \$50 any applicable statutory limit Small freezer \$25 Kitchen Island Stove, Refigerator and Microwave \$35 **Den Furniture \$50** Three Couches, love seat, small chair \$100 End Table and coffee table \$40 Four lamps \$40 Line from Schedule A/B: 6.1 iPad 5 - \$140 S.C. Code Ann. § \$580.00 \$580.00 iPad air - \$50 15-41-30(A)(3) Wife's iPhone 7 - \$205 100% of fair market value, up to exemption iPhone 5s - \$5 any applicable statutory limit iPhone 5 - \$5 **Television 32" - \$50** Desktop computer - \$125 Line from Schedule A/B: 7.1 Amazing Spider Man #300, signed S.C. Code Ann. § \$542.20 \$542.20 McFarlane -The average from the 5 15-41-30(A)(3) Husband's that are attached is 545.20 and they П 100% of fair market value, up to exemption are graded which addes to the value. any applicable statutory limit Debtor's is not graded but for purposes of this valuation it will be valued a such. Line from Schedule A/B: 8.1 Sports-Hobby:Two fishing poles -S.C. Code Ann. § \$65.00 \$65.00 15-41-30(A)(3) Husband's \$25 Bicycle - \$40 exemption 100% of fair market value, up to any applicable statutory limit Line from Schedule A/B: 9.1

\$175

Official Form 106C

\$280.00

\$150.00

\$175.00

Clothes: Clothing & bedding - \$250

Jewelry: Wedding rings H and W

Animals: 7 hens, various breeds -

Suit, three-piece - \$30

pawn value \$75 each

Line from Schedule A/B: 12.1

Line from Schedule A/B: 13.1

Line from Schedule A/B: 11.1

S.C. Code Ann. §

S.C. Code Ann. §

S.C. Code Ann. §

exemption

15-41-30(A)(3) Wife's

15-41-30(A)(4)

exemption

15-41-30(A)(3) Husband's

\$280.00

\$150.00

\$175.00

100% of fair market value, up to

100% of fair market value, up to any applicable statutory limit

100% of fair market value, up to any applicable statutory limit

any applicable statutory limit

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Page 36 of 82 Document Jeremy Franklin O'Dell Debtor 1 Jennie Lynn O'Dell Debtor 2 Case number (if known) Brief description of the property and line on Current value of the Amount of the exemption you claim Specific laws that allow exemption Schedule A/B that lists this property portion you own Copy the value from Check only one box for each exemption. Schedule A/B S.C. Code Ann. § \$121.00 \$121.00 Line from Schedule A/B: 16.1 15-41-30(A)(7) Husband's unused portion of (a)(2) 100% of fair market value, up to any applicable statutory limit **Checking: Checking Account:** S.C. Code Ann. § \$374.72 \$187.36 **Branch Banking & Trust** 15-41-30(A)(7) H's unused П Line from Schedule A/B: 17.1 100% of fair market value, up to portion of (a)(2) any applicable statutory limit **Checking: Checking Account:** S.C. Code Ann. § \$374.72 \$187.36 **Branch Banking & Trust** 15-41-30(A)(7) W's unused Line from Schedule A/B: 17.1 П 100% of fair market value, up to portion of (a)(2) any applicable statutory limit 401(k): SC Teachers Retirement S.C. Code Ann. § \$5,536.57 \$5,536.57 Line from Schedule A/B: 21.1 15-41-30(A)(13) This may be a 100% of fair market value, up to pension and Debtor is looking any applicable statutory limit into status will claim (a)(11) if S.C. Code Ann. § Pension: PSERS (Public School Unknown 15-41-30(A)(11)(e) Debtor took **Employees Retirment System)** 100% of fair market value, up to Line from Schedule A/B: 21.2 early retirement and is only any applicable statutory limit able to get regular payments Federal: Federal Tax refund 2018 S.C. Code Ann. § \$2,250.00 \$1,125.00 15-41-30(A)(7) 1/2 Husbands Line from Schedule A/B: 28.1 100% of fair market value, up to interest in (a)(2) any applicable statutory limit Federal: Federal Tax refund 2018 S.C. Code Ann. § \$2,250.00 \$1,125.00 Line from Schedule A/B: 28.1 15-41-30(A)(7) Wife's interest using (a)(2) 100% of fair market value, up to any applicable statutory limit State: State Refund estimate S.C. Code Ann. § \$1,500.00 \$750.00 Line from Schedule A/B: 28.2 15-41-30(A)(7) H's 1/2 interset taken from (a)(2) 100% of fair market value, up to any applicable statutory limit State: State Refund estimate S.C. Code Ann. § \$750.00 \$1,500.00 15-41-30(A)(7) W's 1/2 interset

\$0.00

100% of fair market value, up to

100% of fair market value, up to

any applicable statutory limit

\$0.00

any applicable statutory limit

taken from (a)(2)

S.C. Code Ann. §

15-41-30(A)(8)

Line from Schedule A/B: 28.2

Benefit \$11.632

value built up yet

TrustMark Universial Life Death

Beneficiary: Jeremy O'Dell, Line from Schedule A/B: 31.3

Whole life policies no cash surrender

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Jeremy Franklin O'Dell Debtor 1 Jennie Lynn O'Dell Case number (if known) Debtor 2 Brief description of the property and line on Current value of the Amount of the exemption you claim Specific laws that allow exemption Schedule A/B that lists this property portion you own Copy the value from Check only one box for each exemption. Schedule A/B TrustMark Universial Life Death S.C. Code Ann. § \$0.00 \$0.00 Benefit \$21,191 on Jeremy 15-41-30(A)(8) Whole life policies no cash surrender 100% of fair market value, up to value built up yet any applicable statutory limit Beneficiary: Jenni Line from Schedule A/B: 31.4 TrustMark Universial Life Death S.C. Code Ann. § \$0.00 \$0.00 Benefit \$17,900 insured on son 8 15-41-30(A)(8) Whole life policies no cash surrender 100% of fair market value, up to value built up yet any applicable statutory limit Beneficiary: Jenni Line from Schedule A/B: 31.5 TrustMark Universial Life Death S.C. Code Ann. § \$0.00 \$0.00 Benefit \$21,900 on daughter 3 15-41-30(A)(8) Whole life policies no cash surrender 100% of fair market value, up to value built up yet any applicable statutory limit Beneficiary: Jenni Line from Schedule A/B: 31.6 TrustMark Universial Life Death S.C. Code Ann. § \$0.00 \$0.00 Benefit \$17,300 on daughter 10 15-41-30(A)(8) Whole life policies no cash surrender 100% of fair market value, up to value built up yet any applicable statutory limit Beneficiary: Jenni Line from Schedule A/B: 31.7 3. Are you claiming a homestead exemption of more than \$160,375? (Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.) Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

No

Yes Case 18-04870-dd Doc 1 Filed 09/26/18 Entered 09/26/18 10:42:33 Desc Main

		Document	Page 38	of 82		
Fill in this information	n to identify yοι	ır case:				
Debtor 1 J	eremy Franklir	o O'Dell				
	rst Name	Middle Name	Last Name		-	
Debtor 2 J	ennie Lynn O'l	Dell				
	rst Name	Middle Name	Last Name			
United States Bankery	atour Court for the	: DISTRICT OF SOUTH CAROLI	INIA			
United States Bankrup	oldy Court for the	DISTRICT OF SOUTH CAROLI	.NA		-	
Case number						
(if known)					☐ Check	if this is an
					amend	led filing
Official Form 10	06D					
Schedule D:	Creditors	Who Have Claims S	Secured	by Propert	V	12/15
				<u> </u>	<u> </u>	
		If two married people are filing togethe out, number the entries, and attach it t				
number (if known).	itional i age, illi it	out, number the entries, and attach it t	o uno ionni. On	the top of any additio	nai pages, write your nai	ne and case
1. Do any creditors have	claims secured by	y your property?				
☐ No. Check this	box and submit t	his form to the court with your other	schedules. Yo	u have nothing else t	o report on this form.	
_		•	concacios. 10	a navo noamig oloo t	o report on this form.	
■ Yes. Fill in all o	of the information	below.				
Part 1: List All Se	cured Claims					
2. List all secured claim	s. If a creditor has	more than one secured claim, list the cred	ditor separately	Column A	Column B	Column C
for each claim. If more th	nan one creditor has	s a particular claim, list the other creditors	s in Part 2. As	Amount of claim	Value of collateral	Unsecured
much as possible, list the	e claims in alphabeti	cal order according to the creditor's name	<b>∌.</b>	Do not deduct the value of collateral.	that supports this claim	portion If any
2.1 BB&T Corpor	ation	Describe the property that secures the	he claim:	\$5,560.00	\$6,427.00	\$0.00
Creditor's Name		2008 Ford F150 207000 miles		. ,		
		Vehicle:				
Attn: Bankrup	otcy	As of the data you file the claim is a				
Po Box 1847		As of the date you file, the claim is: ( apply.	Sheck all that			
Wilson, NC 27	7894	Contingent				
Number, Street, City,	State & Zip Code	☐ Unliquidated				
		☐ Disputed				
Who owes the debt?	Check one.	Nature of lien. Check all that apply.				
Debtor 1 only		An agreement you made (such as n	nortgage or secu	ured		
Debtor 2 only		car loan)				
☐ Debtor 1 and Debtor	2 only	☐ Statutory lien (such as tax lien, med	hanic's lien)			
At least one of the de	btors and another	☐ Judgment lien from a lawsuit				
☐ Check if this claim r	elates to a	☐ Other (including a right to offset)				
community debt						
	Opened					
	08/17 Last					
	Active					
Date debt was incurred	7/29/18	Last 4 digits of account numb	<sub>oer</sub> 9001			
		_				
CIS Financial						
Services,inc		Describe the property that secures the	he claim:	\$158,813.10	\$230,141.00	\$0.00
Creditor's Name		1668 Wading Heron Rd Char	leston,			
		SC 29412				
		Residence: Double wide				
		manufactured home built in	1989 on			
Cis home loar	ns	As of the date you file, the claim is:	Chook all that			
Po box 1906		apply.	Jueck all that			
Hamilton, AL	35570	Contingent				
Number, Street, City,	State & Zip Code	☐ Unliquidated				
		☐ Disputed				
Who owes the debt?	Check one.	Nature of lien. Check all that apply.				
Debtor 1 only		☐ An agreement you made (such as n	nortgage or secu	ured		
Debtor 2 only		car loan)				

☐ Statutory lien (such as tax lien, mechanic's lien)

■ Debtor 1 and Debtor 2 only

Official Form 106D

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Debto	· 1 Jeremy Fr	anklin O'Dell			Ca	se number (if know)		
	First Name	Middle Na	ame	Last Name				
Debto	2 Jennie Ly							
	First Name	Middle Na	ame	Last Name				
☐ At I	east one of the deb	itors and another	☐ Judgment lien	from a lawsuit				
_	ck if this claim re		☐ Other (including					
_	mmunity debt		_ 0 (	g ag to ooot,				
Date de	ebt was incurred	01/13/2017	l ast 4 digi	ts of account number	6672			
Duto u		01/10/2017	- Luot 4 digi		0012			
2.3 <b>\</b>	Vells Fargo		Describe the prop	perty that secures the c	laim:	\$26,114.77	\$12,801.00	\$13,313.77
	reditor's Name		2013 Toyota I	Highlander 94000 i	miles			
			Vehicle:					
	00 Bay 47000		As of the date yo	u file, the claim is: Chec	k all that			
	PO Box 17900 Denver, CO 80	217	apply.					
_	lumber, Street, City, S		Contingent					
יו	lumber, Street, City, S	state & Zip Code	☐ Unliquidated☐ Disputed☐					
Who o	wes the debt? C	heck one.	Nature of lien. C	heck all that apply.				
☐ Deb	tor 1 only		_	you made (such as morte	gage or secure	ed		
	tor 2 only		car loan)	,				
■ Deb	otor 1 and Debtor 2	only	☐ Statutory lien (s	such as tax lien, mechan	ic's lien)			
☐ At le	east one of the deb	tors and another	☐ Judgment lien	from a lawsuit				
☐ Che	ck if this claim re	lates to a	Other (including					
СО	mmunity debt							
Date d	ebt was incurred	05/1/2017	Last 4 digi	ts of account number	6188			
					<u> </u>			
							_	
		=		ge. Write that number I	nere:	\$190,487.8	<u>87</u>	
	that number here		the dollar value tot	als from all pages.		\$190,487.8	<b>37</b>	
Dort 2	List Others t	a Da Natified for	r a Daht That Va	Almandy I intod				
				u Already Listed				
						eady listed in Part 1. For list the collection agen		
than o	ne creditor for any	y of the debts that	you listed in Part			you do not have addition		
debts	n Part 1, do not fi	Il out or submit thi	is page.					
	Name, Number, St	reet, City, State & Z	Zip Code		On which li	ne in Part 1 did you enter	the creditor? 2.1	
	BB&T	, , , , , , , , , , , , , , , , , , ,	,		On which h	ne in rait raid you enter	the creditor:	
	PO Box 58004				Last 4 digit	s of account number		
	Charlotte, NC	28258-0048						
П								
		reet, City, State & Z	Zip Code		On which li	ne in Part 1 did you enter	the creditor? 2.2	
	Cis Fin Svcs 369 10th Aver	uue Sw			Loot 4 digit	s of account number		
	Hamilton, AL				Last 4 digit	s of account number		
	Name Number St	reet, City, State & Z	in Code		0	and Death Co.	41	
		Dealer Services	•		On which li	ne in Part 1 did you enter	tne creditor?	
	Attn: Bankrup	otcy			Last 4 digit	s of account number		
	Po Box 19657							
	Irvine, CA 926	523						

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`	543C 10 04070 44 B	Document Page 40 of 82	JCSO Mani
Fill in this	information to identify your case		
Debtor 1	Jeremy Franklin O'De	الم	
DODIOI 1	First Name	Middle Name Last Name	
Debtor 2	Jennie Lynn O'Dell		
(Spouse if, filing	g) First Name	Middle Name Last Name	
United Stat	es Bankruptcy Court for the: DI	STRICT OF SOUTH CAROLINA	
Case numb	er		
(if known)			Check if this is an
			amended filing
Official F	Form 106E/F		
		Have Unsecured Claims	12/15
		rt 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY c	
Schedule D: left. Attach th name and ca	Creditors Who Have Claims Secured the Continuation Page to this page. If se number (if known).	Leases (Official Form 106G). Do not include any creditors with partially secured clair by Property. If more space is needed, copy the Part you need, fill it out, number the you have no information to report in a Part, do not file that Part. On the top of any ad	entries in the boxes on the
Part 1:	ist All of Your PRIORITY Unsec	ured Claims	
	creditors have priority unsecured cla	iims against you?	
No. 0	Go to Part 2.		
☐ Yes.			
Part 2:	ist All of Your NONPRIORITY U	nsecured Claims	
3. Do any	creditors have nonpriority unsecured	d claims against you?	
□ No. Y	ou have nothing to report in this part.	Submit this form to the court with your other schedules.	
Yes.			
4. List all o	ed claim, list the creditor separately for	s in the alphabetical order of the creditor who holds each claim. If a creditor has more the each claim. For each claim listed, identify what type of claim it is. Do not list claims already it is either creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the	ncluded in Part 1. If more ne Continuation Page of
			Total claim
	nerican Home Shield	Last 4 digits of account number 0182	\$145.03
PO	priority Creditor's Name Box 1259, Dept. 127975	When was the debt incurred?	_
	ks, PA 19456  hber Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	o incurred the debt? Check one.	The state of the s	
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	☐ Disputed	
_	At least one of the debtors and another	T (NONDRIGHTY I I	
_	Check if this claim is for a communi	По	
deb		Obligations arising out of a separation agreement or divorce that you did no report as priority claims	t
is ti	-	☐ Debts to pension or profit-sharing plans, and other similar debts	
		<u> </u>	
	1 63	Other. Specify	

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Debtor 1 Jeremy Franklin O'Dell Debtor 2 Jennie Lynn O'Dell Case number (if know) 4.2 Last 4 digits of account number 6123 \$1,003.00 Amex Nonpriority Creditor's Name Correspondence/Bankruptcy Opened 12/17 Last Active Po Box 981540 7/24/18 When was the debt incurred? El Paso, TX 79998 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Credit Card ☐ Yes 4.3 AT&T Last 4 digits of account number 6493 \$269.01 Nonpriority Creditor's Name When was the debt incurred? PO Box 5014 Carol Stream, IL 60197-5014 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ■ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim:  $\square$  At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Delinquent cable bill Other. Specify 4.4 **AT&T Universal Citi Card** Last 4 digits of account number 5656 \$3,691.00 Nonpriority Creditor's Name Attn: Bankruptcy Opened 07/02 Last Active Po Box 790034 When was the debt incurred? 3/30/18 St Louis, MO 63179 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Credit Card ☐ Yes

Debtor 2	Jeremy Franklin O'Dell Jennie Lynn O'Dell		Case number (if know)	
	Bank Of America	Last 4 digits of account number	9364	\$5,131.00
	Nonpriority Creditor's Name Attn: Bankruptcy Po Box 982238 EI Paso, TX 79998	When was the debt incurred?	Opened 11/17 Last Active 3/28/18	
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim i	s: Спеск ан that арру	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	☐ Disputed		
	At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community debt	☐ Student loans ☐ Obligations arising out of a sepa	ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims		
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Credit Card	<u> </u>	
	Cap1/bstby	Last 4 digits of account number	8977	\$432.00
	Nonpriority Creditor's Name	When was the debt incurred?	Opened 04/05 Last Active 4/01/18	
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	☐ Yes	Other. Specify Charge Acc	count	
	Carecredit/Synchrony bank Nonpriority Creditor's Name	Last 4 digits of account number	3307	\$1,129.35
	PO Box 960061 Orlando, FL 32896-0061	When was the debt incurred?	Date Opened: 10/4/2017 Last Used: 10/4/2017	
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	☐ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	☐ Disputed		
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	$\square$ Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	☐ Yes	Other. Specify		

	Jeremy Franklin O'Dell Jennie Lynn O'Dell		Case number (if know	N)	
4.8	Chase Card Services Nonpriority Creditor's Name Correspondence Dept Po Box 15298	Last 4 digits of account number  When was the debt incurred?	5745 Opened 11/10 I 3/27/18	 Last Active	\$6,895.00
-	Wilmington, DE 19850  Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply		
	Who incurred the debt? Check one.	710 of the date you me, the olding	or oncok all that apply		
	■ Debtor 1 only	☐ Contingent			
	☐ Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:		
	☐ Check if this claim is for a community	☐ Student loans			
	debt Is the claim subject to offset?	☐ Obligations arising out of a sepa report as priority claims	ration agreement or div	vorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other simil	ar debts	
	Yes	Other. Specify Credit Card	<u> </u>		
4.9	Chase Card Services Nonpriority Creditor's Name	Last 4 digits of account number	8510		\$3,711.00
	Correspondence Dept Po Box 15298 Wilmington, DE 19850	When was the debt incurred?	Opened 06/05   4/01/18	Last Active	
=	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply		
	Who incurred the debt? Check one.				
	■ Debtor 1 only	☐ Contingent			
	☐ Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:		
	☐ Check if this claim is for a community	☐ Student loans			
	debt Is the claim subject to offset?	Obligations arising out of a sepa report as priority claims	ration agreement or div	orce that you did not	
	■ No	Debts to pension or profit-sharin	a plans, and other simil	ar debts	
	Yes	■ Other Specify Credit Card			
4.1	Olithank Tha Harra Danat		2046		¢4.407.00
0	Citibank/The Home Depot Nonpriority Creditor's Name	Last 4 digits of account number	2916		\$1,197.00
	Attn: Recovery/Centralized Bankruptcy Po Box 790034	When was the debt incurred?	Opened 08/07   3/28/18	Last Active	
-	St Louis, MO 63179  Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply		
	■ Debtor 1 only	☐ Contingent			
	☐ Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:		
	☐ Check if this claim is for a community	☐ Student loans			
	debt	Obligations arising out of a sepa	ration agreement or div	vorce that you did not	
	Is the claim subject to offset?	report as priority claims  Debts to pension or profit-sharin	a plane, and other simil	ar dobte	
	■ No		•	iai uenis	
	Yes	■ Other. Specify Charge Acc	count		

2 Jennie Lynn O'Dell		· · · · · · · · · · · · · · · · · · ·	
Discover Financial	Last 4 digits of account number	5380	\$2,341.00
Nonpriority Creditor's Name Po Box 3025	When was the debt incurred?	Opened 11/03 Last Active 4/01/18	
New Albany, OH 43054	_		
Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
■ Debtor 1 only	☐ Contingent		
☐ Debtor 2 only	☐ Unliquidated		
☐ Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
Yes	Other. Specify Credit Card	<u> </u>	
Home Depot	Last 4 digits of account number	2916	\$1,139.20
Nonpriority Creditor's Name			. ,
PO Box 9001010 Louisville, KY 40290-1010	When was the debt incurred?	Date Opened: Last Used: 06/1/2016	
Number Street City State ZIp Code	As of the date you file, the claim i	s: Check all that apply	
Who incurred the debt? Check one.	, ,	11,7	
☐ Debtor 1 only	☐ Contingent		
☐ Debtor 2 only	☐ Unliquidated		
■ Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
Yes	Other. Specify		
Men s Wearhouse	Last 4 digits of account number	0597	\$902.65
Nonpriority Creditor's Name			•
PO Box 530942 Atlanta, GA 30353-0942	When was the debt incurred?	Date Opened: Last Used: 03/1/2018	
Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
■ Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
☐ Check if this claim is for a community	Student loans		
debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
No	Debts to pension or profit-sharin	g plans, and other similar debts	
☐ Yes	Other, Specify		

Debtor Debtor	Jeremy Franklin O'Dell Jennie Lynn O'Dell		Case number (if know)	
4.1	MUSC	Last 4 digits of account number	9363	\$2,065.70
	Nonpriority Creditor's Name PO Box 931736 Atlanta, GA 31193-1736	When was the debt incurred?	07/9/2018	
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	☐ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	Unliquidated		
	■ Debtor 1 and Debtor 2 only	☐ Disputed		
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community debt	☐ Student loans		
	Is the claim subject to offset?	Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	Other. Specify Children	s checkups and pregnancy	
4.1	Nelnet	Last 4 digits of account number	7255	\$12,841.08
	Nonpriority Creditor's Name PO Box 2877	When was the debt incurred?		
	Omaha, NE 68103-2877  Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify		
		Student loa	ın	
4.1 6	Nelnet Loans	Last 4 digits of account number	3624	\$7,857.00
	Nonpriority Creditor's Name Attn: Claims Po Box 82505 Lincoln, NE 68501	When was the debt incurred?	Opened 10/05 Last Active 2/06/17	
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	☐ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
	No	Debts to pension or profit-sharin	g plans, and other similar debts	
	☐ Yes	Other. Specify		
		Educationa	ıl	

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Debtor 2 Jennie Lynn O'Dell Case number (if know) 4.1 3724 **Nelnet Loans** \$5.032.00 Last 4 digits of account number Nonpriority Creditor's Name Attn: Claims Opened 02/06 Last Active Po Box 82505 When was the debt incurred? 2/06/17 Lincoln, NE 68501 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent ☐ Unliquidated ■ Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ■ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No  $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify Educational 4.1 Ridge Christian Academy \$3,230.00 Last 4 digits of account number 8 Nonpriority Creditor's Name 2168 Ridge Church Road When was the debt incurred? Summerville,, SC 29486 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ■ Other. Specify Daycare expenses 4.1 \$1.721.00 Synchrony Bank/Walmart 2126 Last 4 digits of account number Nonpriority Creditor's Name Attn: Bankruptcy Dept Opened 11/17 Last Active Po Box 965060 When was the debt incurred? 4/23/18 Orlando, FL 32896 Number Street City State ZIp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Credit Card ☐ Yes

Debtor 1 Jeremy Franklin O'Dell

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Debtor 1 Jeremy Franklin O'Dell Debtor 2 Jennie Lynn O'Dell Case number (if know) 4.2 **UPMC Health Services** \$482.34 Last 4 digits of account number 0 Nonpriority Creditor's Name PO Box 371472 When was the debt incurred? Pittsburgh, PA 15250 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ■ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify Medical 4.2 Wal-Mart 2126 \$1,721.85 Last 4 digits of account number Nonpriority Creditor's Name PO Box 960024 When was the debt incurred? Orlando, FL 32896-0024 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify Part 3: List Others to Be Notified About a Debt That You Already Listed 5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page. Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? **Advanced CallCenter Technologies** Line 4.21 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims PO Box 9091 Part 2: Creditors with Nonpriority Unsecured Claims Gray, TN 37615-9091 Last 4 digits of account number On which entry in Part 1 or Part 2 did you list the original creditor? Name and Address American Express Line 4.2 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims PO Box 650448 Part 2: Creditors with Nonpriority Unsecured Claims Dallas, TX 75265-0448 Last 4 digits of account number Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? AT&T Universal Card Line 4.4 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims PO Box 70166 Part 2: Creditors with Nonpriority Unsecured Claims Philadelphia, PA 19176-0166 Last 4 digits of account number Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? **Bank of America** Line **4.5** of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims PO Box 15019

Official Form 106 E/F

Part 2: Creditors with Nonpriority Unsecured Claims

Debtor 2 Jennie Lynn O'Dell		Case number (if know)
Wilmington, DE 19886-5019	Last 4 digits of account number	
Name and Address Chase Cardmember Services PO Box 1423 Charlotte, NC 28201-1423	On which entry in Part 1 or Part 2 did Line 4.8 of ( <i>Check one</i> ):  Last 4 digits of account number	d you list the original creditor?  Part 1: Creditors with Priority Unsecured Claims  Part 2: Creditors with Nonpriority Unsecured Claims
Name and Address Chase PO Box 15123 Wilmington, DE 19850-5123	On which entry in Part 1 or Part 2 did Line <b>4.9</b> of ( <i>Check one</i> ): Last 4 digits of account number	d you list the original creditor?  Part 1: Creditors with Priority Unsecured Claims  Part 2: Creditors with Nonpriority Unsecured Claims
Name and Address Discover PO Box 71084 Charlotte, NC 28272-1084	On which entry in Part 1 or Part 2 did Line 4.11 of (Check one):  Last 4 digits of account number	d you list the original creditor?  Part 1: Creditors with Priority Unsecured Claims  Part 2: Creditors with Nonpriority Unsecured Claims
Name and Address Diversified Consultants PO Box 551268 Jacksonville, FL 32255	On which entry in Part 1 or Part 2 did Line 4.3 of (Check one):  Last 4 digits of account number	d you list the original creditor?  Part 1: Creditors with Priority Unsecured Claims  Part 2: Creditors with Nonpriority Unsecured Claims  2253
Name and Address Genpact Services LLC PO Box 1969 Southgate, MI 48195-0969	On which entry in Part 1 or Part 2 did Line 4.13 of (Check one):	d you list the original creditor?  Part 1: Creditors with Priority Unsecured Claims  Part 2: Creditors with Nonpriority Unsecured Claims  0928
Name and Address Nationwide Credit PO Box 14581 Does Moines, IA 50306-3581	On which entry in Part 1 or Part 2 did Line 4.1 of (Check one):	d you list the original creditor?  Part 1: Creditors with Priority Unsecured Claims  Part 2: Creditors with Nonpriority Unsecured Claims  0182
Name and Address Synchrony Bank/Care Credit Attn: Bankruptcy Dept Po Box 965061 Orlando, FL 32896	On which entry in Part 1 or Part 2 did Line 4.7 of (Check one):  Last 4 digits of account number	d you list the original creditor?  Part 1: Creditors with Priority Unsecured Claims  Part 2: Creditors with Nonpriority Unsecured Claims
Name and Address Synchrony Bank/Mens Wearhouse Attn: Bankruptcy Dept Po Box 965060 Orlando, FL 32896	On which entry in Part 1 or Part 2 did Line 4.13 of (Check one):  Last 4 digits of account number	d you list the original creditor?  Part 1: Creditors with Priority Unsecured Claims  Part 2: Creditors with Nonpriority Unsecured Claims

#### Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

Total Claim

				i otai Ciaim
	6a.	Domestic support obligations	6a.	\$ 0.00
Total claims				
from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$ 0.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$ 0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$ 0.00

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Debtor 1 Jeremy Franklin O'Dell Debtor 2 Jennie Lynn O'Dell Case number (if know) Total Priority. Add lines 6a through 6d. 6e. 0.00 Total Claim Student loans 6f. 25,730.08 Total claims from Part 2 Obligations arising out of a separation agreement or divorce that 0.00 6g. you did not report as priority claims

Debts to pension or profit-sharing plans, and other similar debts 6h. 0.00 Other. Add all other nonpriority unsecured claims. Write that amount 6i. 37,207.13

6j.

62,937.21

Total Nonpriority. Add lines 6f through 6i.

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Fill in this infor	mation to identify your	case:		
Debtor 1	Jeremy Franklin	O'Dell		
	First Name	Middle Name	Last Name	
Debtor 2	Jennie Lynn O'De	ell		
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	DISTRICT OF SOUTH	CAROLINA	
Case number				
(if known)				☐ Check if this amended fili

### Official Form 106G

### Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - ☐ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease
Name, Number, Street, City, State and ZIP Code

2.1 Fox Music House
3005 W Montague Ave
North Charleston, SC 29418

State what the contract or lease is for
Lease of a Yamaha B3 PE Piano. \$119.90 per month starting 5-19-17.

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		Documei	nt Page 51 of	<u>82                                    </u>	
Fill in this inf	ormation to identify your ca	se:			
Debtor 1	Jeremy Franklin O'l	Dell			
	First Name	Middle Name	Last Name		
Debtor 2	Jennie Lynn O'Dell				
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States	Bankruptcy Court for the:	DISTRICT OF SOUTH C	AROLINA		
Case number					
(if known)				☐ Check if this amended fili	
	orm 106H				
Schedu	<u>le H: Your Codel</u>	otors			12/15
	d case number (if known). A			s a codebtor.	
	the last 8 years, have you liv California, Idaho, Louisiana, No			? (Community property states and territories in gton, and Wisconsin.)	nclude
■ No. Go	to line 3. id your spouse, former spouse	, or legal equivalent live	with you at the time?		
in line 2 a	again as a codebtor only if th iD), Schedule E/F (Official Fo	nat person is a guarant	or or cosigner. Make su	i your spouse is filing with you. List the perure you have listed the creditor on Schedul G). Use Schedule D, Schedule E/F, or Sche	le D (Official
	umn 1: Your codebtor e, Number, Street, City, State and ZIP C	ode		Column 2: The creditor to whom you ow Check all schedules that apply:	e the debt
150	ety O'Dell 03 Fork Shoals Rd eenville, SC 29605			■ Schedule D, line2.1 Schedule E/F, line Schedule G BB&T Corporation	

Schedule H: Your Codebtors

## Case 18-04870-dd Doc 1 Filed 09/26/18 Entered 09/26/18 10:42:33 Desc Main Document Page 52 of 82

Fill	in this information to	identify your ca	ase:		
De	btor 1	Jeremy Fran	ıklin O'Dell		
	btor 2 buse, if filing)	Jennie Lynn	O'Dell		
Uni	ited States Bankrupt	cy Court for the	: DISTRICT OF SOUTH	I CAROLINA	
_	se number nown)				eck if this is: An amended filing A supplement showing postpetition chapter
	fficial Form				13 income as of the following date:  MM / DD/ YYYY
	chedule I: \			nle are filing together (Debter 1 and De	12/15 ebtor 2), both are equally responsible for
atta	ch a separate shee	t to this form.			ut your spouse. If more space is needed, number (if known). Answer every question.  Debtor 2 or non-filing spouse
	If you have more t attach a separate				
	information about employers.	page with	Employment status*	■ Employed	■ Employed
	Include part-time		Employment status*	☐ Not employed	■ Employed □ Not employed
		additional seasonal, or	Employment status*  Occupation	_ ' '	_
	self-employed wor	additional seasonal, or k.		☐ Not employed  Organist;Instrumental	☐ Not employed

#### Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

1 year

2 Years, 0 Months

\*See Attachment for Additional Employment Information

How long employed there?

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

For Debtor 1 For Debtor 2 or non-filing spouse List monthly gross wages, salary, and commissions (before all payroll 3,606.44 3,712.66 2. deductions). If not paid monthly, calculate what the monthly wage would be. 2. Estimate and list monthly overtime pay. 3. 3. 0.00 +\$ 0.00 Calculate gross Income. Add line 2 + line 3. 3,606.44 3,712.66

Official Form 106I Schedule I: Your Income page 1

Debi	tor 1 tor 2	Jeremy Franklin O'Dell Jennie Lynn O'Dell	_	Ca	ase number ( <i>if ki</i>	nown)				
				F	For Debtor 1			Debtor -filing s		
	Cop	by line 4 here	4.	9	3,606	6.44	\$	3,	712.66	5
5.	List	all payroll deductions:								
	5a.	Tax, Medicare, and Social Security deductions	5a.	9	323	3.48	\$		562.14	ı
	5b.	Mandatory contributions for retirement plans	5b.	9	\$ (	0.00	\$		334.14	l .
	5c.	Voluntary contributions for retirement plans	5c.	9	5	0.00	\$		0.00	)
	5d.	Required repayments of retirement fund loans	5d.		·	0.00	\$		0.00	_
	5e.	Insurance	5e.		·	0.00	\$_		523.24	_
	5f.	Domestic support obligations	5f.	9	·	0.00	\$_		0.00	
	5g.	Union dues	5g.	9	·	0.00	\$_		0.00	_
	5h.	Other deductions. Specify: Supplemental Insurance	_ 5h.+ _	+ \$	<b>5</b> (	0.00	+ \$		190.38	<u> </u>
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	\$	323	3.48	\$	1,	609.90	<u>)                                    </u>
7.	Cal	culate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$	3,282	2.96	\$	2,	102.76	<u>5</u>
8.	List 8a.	t all other income regularly received:  Net income from rental property and from operating a business, profession, or farm  Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	9	<b>5</b>	0.00	\$		0.00	)
	8b.		8b.	9		0.00	\$		0.00	
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	9	\$	0.00	\$		0.00	_
	8d.	Unemployment compensation	8d.	9	\$	0.00	\$		0.00	)
	8e.	Social Security	8e.	9	\$	0.00	\$		0.00	)
	8f. 8g.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:  Pension or retirement income	8f. 8g.	9	·	0.00 0.00	\$ \$		0.00 169.00	_
	8h.	Other monthly income. Specify:	8h.⊣	,	·	0.00	· · —		0.00	_
	011.		_ ''''				` <u> </u>		0.00	<u>'</u>
9.	Add	d all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	(	0.00	\$		169.0	00
10	Cal	culate monthly income. Add line 7 + line 9.	10. \$		3,282.96	+ \$	2.2	271.76	= \$	5,554.72
		I the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.			0,202.00			-7 11.7 0	╷	0,004.12
11.	Incl othe Do	te all other regular contributions to the expenses that you list in Schedule ude contributions from an unmarried partner, members of your household, your er friends or relatives.  not include any amounts already included in lines 2-10 or amounts that are not excify:	depen				•		e J. +\$	0.00
12.		the amount in the last column of line 10 to the amount in line 11. The restet that amount on the Summary of Schedules and Statistical Summary of Certaillies						12.	\$	5,554.72
13.		you expect an increase or decrease within the year after you file this form	?					·	Combi month	ined Ily income
		No. Yes, Explain: Kahal Kadosh Reth Flohim Change: Fewer hours	•							

Official Form 106I Schedule I: Your Income page 2

Debtor 1	Jeremy Franklin O'Dell	
Debtor 2	Jennie Lynn O'Dell	Case number (if known)

## Official Form B 6I Attachment for Additional Employment Information

Debtor		
Occupation	Organist	
Name of Employer	Church of the Holy cross	
How long employed	1 Years, 0 Months	
Address of Employer	Po box 506	
	Sullivan s island, SC 29482	
Debtor		
Occupation	Instrumental Accompanist	
Name of Employer	Charleston Southern University	
How long employed	0 Years, 8 Months	
Address of Employer	9200 University Blvd.	
	Charleston, SC 29406	
Debtor		
Occupation	Choir Director	
Name of Employer	Kahal Kadosh Beth Elohim	
How long employed	1 Years, 0 Months	
Address of Employer	90 Hasell Street	
	Charleston, SC 29401	
Debtor		
Occupation	Piano instructor	
Name of Employer	Charleston Academy of Music	
How long employed	2 Years, 0 Months	
Address of Employer	189 Rutledge Avenue	
. ,	Charleston, SC 29403	

Official Form 106I Schedule I: Your Income page 3

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	n this informa	tion to identify yo	ur casa.		1		
Debi	Debtor 1 Jeremy Franklin O'Dell				Che □	eck if this is:  An amended filing	
Debt	tor 2	Jennie Lynn	O'Dell			A supplement show	ving postpetition chapter
(Spc	ouse, if filing)					13 expenses as of	the following date:
Unite	ed States Bankr	ruptcy Court for the:	DISTRICT OF SOUTH CAROLINA	Α		MM / DD / YYYY	
	e number nown)						
(							
Of	ficial Fo	rm 106J					
Sc	chedule	J: Your E	Expenses				12/1
info	ormation. If m		•				
1.	Is this a joir						
	☐ No. Go to	line 2.					
	Yes. Doe	s Debtor 2 live i	n a separate household?				
	■ N □ Y	-	t file Official Form 106J-2, <i>Expenses</i>	for Separate House	ehold of Del	btor 2.	
2.	Do you have	e dependents?	□ No				
۷.			= Fill out this information for	Donondont's relati	ionahin ta	Donondont's	Dage dependent
	Do not list Do Debtor 2.	eptor i and	Yes. Fill out this information for each dependent	Dependent's relati		Dependent's age	Does dependent live with you?
	Do not state	the		_			□ No
	dependents	names.		Son		2	Yes
				Daughter		3	□ No
				Daugnter			■ Yes □ No
				Son		9	■ Yes
							□ No
				Daughter		10	■ Yes
3.	expenses of	penses include f people other th d your depender					
exp	imate your ex	cpenses as of yo	ng Monthly Expenses our bankruptcy filing date unless y pankruptcy is filed. If this is a supp				
the	value of sucl	h assistance and	non-cash government assistance it d have included it on <i>Schedule I:</i> Y			Your exp	enses
(Off	icial Form 10	юі.)				100.00	
4.		or home ownersh and any rent for the	hip expenses for your residence. In e ground or lot.	nclude first mortgage	e 4.	\$	1,211.00
	If not includ	led in line 4:					
					1-	¢	0.00
		estate taxes rtv. homeowner's	, or renter's insurance		4a. 4b.	·	0.00 0.00
	•	•	pair, and upkeep expenses		4c.		0.00

4d. \$

5. \$

0.00

0.00

4d. Homeowner's association or condominium dues

Additional mortgage payments for your residence, such as home equity loans

anklin O'Dell	Coop number (if line	)
II O Dell	- Case number (If KNO	wii)
eat, natural gas	6a. \$	250.00
r, garbage collection	6b. \$	85.00
cell phone, Internet, satellite, and cable services	6c. \$	135.00
fy:	6d. \$	0.00
eeping supplies	7. \$	1,050.00
Idren's education costs	8. \$	1,100.00
and dry cleaning	9. \$	60.00
ducts and services	10. \$	155.00
al expenses	11. \$	312.00
clude gas, maintenance, bus or train fare.		500.00
payments.	· —	500.00
	·	0.00
utions and religious donations	14. \$	0.00
		0.00
	· —	0.00
	· —	0.00
		312.00
· · · · · · · · · · · · · · · · · · ·		0.00
de taxes deducted from your pay or included in lines 4 or		0.00
sa navmants:	10. ψ	0.00
	17a. \$	0.00
	· —	140.00
	· —	119.00
		0.00
•	•	0.00
		0.00
	\$	0.00
	19.	
y expenses not included in lines 4 or 5 of this form or	on Schedule I: Your Incom	ne.
n other property	20a. \$	0.00
axes	20b. \$	0.00
meowner's, or renter's insurance	20c. \$	0.00
, repair, and upkeep expenses	20d. \$	0.00
s association or condominium dues	20e. \$	0.00
Parking	21. +\$	55.00
mathly sympasses		
•		E 484 00
•		5,484.00
nd 22b. The result is your monthly expenses.	\$	5,484.00
onthly net income.		
(your combined monthly income) from Schedule I.	23a. \$	5,554.72
onthly expenses from line 22c above.	23b\$	5,484.00
r monthly expenses from your monthly income.		<b>70 70</b>
i monthly expenses nom your monthly income.		70.72
your monthly net income.	23c. \$	10.12
your monthly net income.		70.72
your monthly net income.  increase or decrease in your expenses within the yea	r after you file this form?	
your monthly net income.  increase or decrease in your expenses within the yea expect to finish paying for your car loan within the year or do you or	r after you file this form?	
your monthly net income.  increase or decrease in your expenses within the yea	r after you file this form?	
enoted Caroping a series of the State of the	r, garbage collection ell phone, Internet, satellite, and cable services fy: peping supplies dren's education costs and dry cleaning ducts and services il expenses clude gas, maintenance, bus or train fare. Dayments. Dibs, recreation, newspapers, magazines, and books utions and religious donations  rance deducted from your pay or included in lines 4 or 20 eleance ance ance ance ance se payments: s for Vehicle 1 s for Vehicle 2 fy: Piano Rental fy: alimony, maintenance, and support that you did not reproduce to support others who do not live with you.  Ty expenses not included in lines 4 or 5 of this form or nother property axes meowner's, or renter's insurance , repair, and upkeep expenses s association or condominium dues Parking mithly expenses ough 21. monthly expenses for Debtor 2), if any, from Official Form and 22b. The result is your monthly expenses.  withly net income. (your combined monthly income) from Schedule I.	pat, natural gas , garbage collection ell phone, Internet, satellite, and cable services y: peping supplies free 's education costs and dry cleaning ducts and services 10. \$  It expenses 11. \$  It expenses 12. \$  It expenses 13. \$  It expenses 14. \$  It expenses 15. \$  It expens

Ellis delle les					
FIII IN this into	ormation to identify your	case:			
Debtor 1	Jeremy Franklin		Last Name		
Debtor 2	First Name	Middle Name	Last Name		
(Spouse if, filing)	Jennie Lynn O'De	Middle Name	Last Name		
11.24		DIOTRIOT OF COLUTIV	CARCUINA		
United States	Bankruptcy Court for the:	DISTRICT OF SOUTH	CAROLINA		
Case number					
(if known)				☐ Check if this is an	
				amended filing	
Official Ea	rm 106Dec				
Declara	ation About a	in Individua	I Debtor's Schee	dules 12/19	5
ears, or both	ney or property by fraud ii . 18 U.S.C. §§ 152, 1341, 1 ign Below		kruptcy case can result in fine	s up to \$250,000, or imprisonment for up to 20	
Did you	pay or agree to pay some	one who is NOT an atto	rney to help you fill out bankru	ptcy forms?	
■ No					
☐ Yes	. Name of person			Attach Bankruptcy Petition Preparer's Notice,	
				Declaration, and Signature (Official Form 119)	)
that they	nalty of perjury, I declare are true and correct. eremy Franklin O'Dell	that I have read the sur	nmary and schedules filed with  X /s/ Jennie Lynn		
	my Franklin O'Dell		Jennie Lynn O'I		
Signa	ature of Debtor 1		Signature of Debto	r 2	
Date	September 26, 2018		Date September	er 26, 2018	

=:11	in this inform	ation to identify you	r 00001			
		ation to identify you				
Dei	btor 1	Jeremy Franklin First Name	Middle Name	Last Name		
	btor 2	Jennie Lynn O'E				
(Spo	ouse if, filing)	First Name	Middle Name	Last Name		
Uni	ited States Ban	kruptcy Court for the:	DISTRICT OF SOUTH C	AROLINA		
	se number nown)				_	Check if this is an amended filing
St		of Financial		duals Filing for B	ankruptcy equally responsible for sup	4/10
info	rmation. If mo		attach a separate sheet to		y additional pages, write you	
Pai	t 1: Give D	etails About Your Ma	arital Status and Where You	Lived Before		
1.	What is your	current marital statu	ıs?			
	■ Married □ Not marr	ied				
2.	During the la	st 3 years, have you	lived anywhere other than	where you live now?		
	□ No					
	Yes. List	all of the places you l	ived in the last 3 years. Do n	ot include where you live nov	I.	
	Debtor 1 Pri	or Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ac	ldress:	Dates Debtor 2 lived there
	1000 Marga Pittsburgh		From-To: <b>8/2006 - 8/201</b>	6 Same as Debtor	1	Same as Debtor 1 From-To:
<b>3.</b> state	es and territorie	es include Árizona, Ca		vada, New Mexico, Puerto R	ity property state or territor ico, Texas, Washington and V	
5-	. Combain			,		
<b>4</b> .	Did you have Fill in the total If you are filing	amount of income yo	nployment or from operatir u received from all jobs and a	ng a business during this you all businesses, including part e together, list it only once ur		ndar years?
	- 165.11	iii iiie ucialis.				
			Debtor 1 Sources of income	Gross income	Debtor 2 Sources of income	Gross income
			Check all that apply.	(before deductions and exclusions)	Check all that apply.	(before deductions and exclusions)
		of current year until I for bankruptcy:	☐ Wages, commissions, bonuses, tips	\$0.00	■ Wages, commissions, bonuses, tips	\$29,753.62
			☐ Operating a business		☐ Operating a business	
Offic	ial Form 107		Statement of Financial Aft	airs for Individuals Filing for B	ankruptcy	page '

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Debtor 1 Jeremy Franklin O'Dell
Debtor 2 Jennie Lynn O'Dell

Case number (if known)

		Dobton 4		Dobton 2	
		Debtor 1	Onese in serve	Debtor 2	O
		Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
		■ Wages, commissions, bonuses, tips	\$11,668.96	☐ Wages, commissions, bonuses, tips	\$0.00
		☐ Operating a business		☐ Operating a business	
		■ Wages, commissions, bonuses, tips	\$7,480.35	☐ Wages, commissions, bonuses, tips	\$0.00
		☐ Operating a business		☐ Operating a business	
		■ Wages, commissions, bonuses, tips	\$700.00	☐ Wages, commissions, bonuses, tips	\$0.00
		☐ Operating a business		☐ Operating a business	
		■ Wages, commissions, bonuses, tips	\$950.00	☐ Wages, commissions, bonuses, tips	\$0.00
		☐ Operating a business		☐ Operating a business	
For last calenda (January 1 to D	ar year: ecember 31, 2017 )	■ Wages, commissions, bonuses, tips	\$10,850.00	☐ Wages, commissions, bonuses, tips	\$0.00
		☐ Operating a business		☐ Operating a business	
		■ Wages, commissions, bonuses, tips	\$950.00	☐ Wages, commissions, bonuses, tips	\$0.00
		☐ Operating a business		☐ Operating a business	
		■ Wages, commissions, bonuses, tips	\$1,300.00	☐ Wages, commissions, bonuses, tips	\$0.00
		☐ Operating a business		☐ Operating a business	
	r year before that: ecember 31, 2016)	☐ Wages, commissions, bonuses, tips	\$0.00	■ Wages, commissions, bonuses, tips	\$26,000.00
		☐ Operating a business		☐ Operating a business	
Include inco and other pu winnings. If y List each so	me regardless of wheth blic benefit payments; you are filing a joint cas	e during this year or the two ner that income is taxable. Ex- pensions; rental income; inter se and you have income that you ome from each source separa	amples of other income are al rest; dividends; money collect you received together, list it of	ed from lawsuits; royalties; and some under Debtor 1.  The part you listed in line 4.	
		Debtor 1 Sources of income Describe below.	Gross income from each source (before deductions and	Debtor 2 Sources of income Describe below.	Gross income (before deductions and exclusions)
	of current year until ed for bankruptcy:		exclusions) \$0.00	PSERS	\$1,183.00

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Debtor 1 Jeremy Franklin O'Dell
Debtor 2 Jennie Lynn O'Dell Case number (if known)

			Debtor 1 Sources of income Describe below.	Gross income from each source (before deductions a exclusions)		Debtor 2 Sources of inc Describe below		Gross income (before deductions and exclusions)
or last cale January 1 to	ndar year: December	31, 2017 )		\$0	.00	PSERS		\$2,028.0
	ndar year be December			\$0	0.00	PSERS		\$338.0
Part 3: Lis	st Certain Pa	ıyments You	ı Made Before You Filed for	Bankruptcy				
Are eithe	er Debtor 1's	or Debtor 2	2's debts primarily consume	er debts?				
□ No.	Neither D	ebtor 1 nor I	Debtor 2 has primarily cons a personal, family, or househo	umer debts. Consumer	r debt	s are defined in 11	U.S.C. § 101	(8) as "incurred by ar
			ore you filed for bankruptcy, d	lid you pay any creditor	a tota	I of \$6,425* or mo	re?	
	□ No.	Go to line		'-l - 1-1-1-1-(				
	Yes	paid that con not include	each creditor to whom you pa reditor. Do not include payme payments to an attorney for to ton 4/01/19 and every 3 year	nts for domestic suppor this bankruptcy case.	t oblig	ations, such as ch	nild support a	nd alimony. Also, do
■ Yes	Debtor 1	or Debtor 2 o	or both have primarily consi ore you filed for bankruptcy, d	umer debts.				
	□ <sub>No.</sub>	Go to line	7					
	■ Yes	List below include pay	each creditor to whom you pa yments for domestic support c r this bankruptcy case.					
Credito	r's Name an	d Address	Dates of payme	ent Total amou		Amount you still owe	Was this p	ayment for
Cis ho	nancial Ser me Ioans on, AL 355	•	7/15/18, 8/15/ 9/15/19			\$158,813.10	■ Mortgag □ Car □ Credit C □ Loan Re □ Supplier □ Other	card epayment rs or vendors
	Fargo k 17900 r, CO 80217	7	5/30/18, 6/30/ 8/3/18	18, \$1,500.0	00	\$26,114.77	☐ Mortgag ■ Car ☐ Credit C	
							☐ Loan Re☐ Supplier☐ Other_	rs or vendors
Insiders i	nclude your i you are an of	elatives; any ficer, directo	r bankruptcy, did you make general partners; relatives of r, person in control, or owner proprietor. 11 U.S.C. § 101. In	f any general partners; p of 20% or more of their	oartne voting	rships of which yo securities; and ar	u are a gene ny managing	ral partner; corporation agent, including one
■ No	. List all navr	nents to an ir	nsider					
	s Name and		Dates of payme	ent Total amou	nt	Amount you	Reason fo	r this payment

still owe

paid

Case 18-04870-dd Doc 1 Filed 09/26/18 Entered 09/26/18 10:42:33 Document Page 61 of 82 Debtor 1 Jeremy Franklin O'Dell Debtor 2 Jennie Lynn O'Dell Case number (if known Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an 8. insider? Include payments on debts guaranteed or cosigned by an insider. Nο Yes. List all payments to an insider **Insider's Name and Address** Amount you Reason for this payment Dates of payment Total amount still owe paid Include creditor's name Part 4: Identify Legal Actions, Repossessions, and Foreclosures Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. Nο Yes. Fill in the details. Case title Status of the case Nature of the case Court or agency Case number 10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. **Creditor Name and Address Describe the Property** Date Value of the property **Explain what happened** 11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt? No Yes. Fill in the details. **Creditor Name and Address** Describe the action the creditor took Date action was Amount 12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official? No П Yes Part 5: List Certain Gifts and Contributions 13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person? Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 Describe the gifts Dates you gave Value

the gifts per person Person to Whom You Gave the Gift and Address:

14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?

Yes. Fill in the details for each gift or contribution.

Gifts or contributions to charities that total Describe what you contributed Value Dates vou more than \$600 contributed Charity's Name Address (Number, Street, City, State and ZIP Code)

Part 6: List Certain Losses

15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster,

Entered 09/26/18 10:42:33 Case 18-04870-dd Doc 1 Filed 09/26/18 Page 62 of 82 Document Jeremy Franklin O'Dell Debtor 1 Debtor 2 Jennie Lynn O'Dell Case number (if known) or gambling? Nο Yes. Fill in the details. Describe the property you lost and Describe any insurance coverage for the loss Date of your Value of property how the loss occurred loss lost Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property. Part 7: List Certain Payments or Transfers 16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy. No Yes. Fill in the details. Person Who Was Paid Description and value of any property Date payment Amount of **Address** transferred or transfer was payment **Email or website address** made Person Who Made the Payment, if Not You Markham Law Firm, LLC **Attorney Fees** 7/30/18 \$250 \$2,000.00 P.O. Box 20074 and 8/22/18 Charleston, SC 29413-0074 \$1,750 sean@markhamlawsc.com 17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. No Yes. Fill in the details. Person Who Was Paid Description and value of any property Amount of Date payment **Address** transferred or transfer was payment made 18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement. Nο Yes. Fill in the details. **Person Who Received Transfer** Description and value of Date transfer was Describe any property or payments received or debts **Address** property transferred made paid in exchange Person's relationship to you

Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.)

Yes. Fill in the details.

Name of trust Description and value of the property transferred **Date Transfer was** made

Debtor 1 Jeremy Franklin O'Dell
Debtor 2 Jennie Lynn O'Dell

Case number (if known)

Par	List of Certain Financial Accounts, I	nstruments, Safe Depos	sit Boxes, and Sto	orage Units						
20.	Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.  No									
	Yes. Fill in the details.									
	Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Last 4 digits of account number	Type of accou instrument	nt or Date account closed, sold, moved, or transferred	was	Last balance before closing or transfer				
21.	Do you now have, or did you have within 1 cash, or other valuables?	1 year before you filed fo	or bankruptcy, an	y safe deposit box or oth	ıer depositoi	ry for securities,				
	■ No □ Yes. Fill in the details.									
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had ac Address (Number, State and ZIP Code)		Describe the contents	cribe the contents					
22.	Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?									
	Yes. Fill in the details.									
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or to it? Address (Number, State and ZIP Code)		Describe the contents		Do you still have it?				
Par	t 9: Identify Property You Hold or Contro	ol for Someone Else								
23.	Do you hold or control any property that s for someone.	comeone else owns? Inc	lude any propert	y you borrowed from, are	storing for,	or hold in trust				
	■ No □ Yes. Fill in the details.									
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the pro (Number, Street, City, Code)		Describe the property		Value				
Par	t 10: Give Details About Environmental In	nformation								
For	the purpose of Part 10, the following defini	tions apply:								
	Environmental law means any federal, states toxic substances, wastes, or material into regulations controlling the cleanup of these	the air, land, soil, surfa	ce water, ground	• •						
	Site means any location, facility, or proper to own, operate, or utilize it, including disp		environmental la	aw, whether you now ow	n, operate, o	r utilize it or used				
	Hazardous material means anything an en hazardous material, pollutant, contaminan		s as a hazardous	waste, hazardous substa	ance, toxic s	ubstance,				
Rep	ort all notices, releases, and proceedings t	hat you know about, reç	gardless of when	they occurred.						
24.	Has any governmental unit notified you th	at you may be liable or	potentially liable	under or in violation of a	n environme	ntal law?				
	■ No									
	Yes. Fill in the details.	0	m:4	Empirement of the 1	£	Date of notice				
	Name of site Address (Number, Street, City, State and ZIP Code)  Address (Number, Street, City, State and ZIP Code)  Address (Number, Street, City, State and ZIP Code)  Environmental law, if you know it ZIP Code)									

Case 18-04870-dd Doc 1 Filed 09/26/18 Entered 09/26/18 10:42:33 Page 64 of 82 Document Jeremy Franklin O'Dell Debtor 1 Debtor 2 Jennie Lynn O'Dell Case number (if known) 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Name of site Environmental law, if you Date of notice Governmental unit Address (Number, Street, City, State and ZIP Code) Address (Number, Street, City, State and know it ZIP Code) 26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders. No Yes. Fill in the details. Case Title Court or agency Nature of the case Status of the Case Number Name case Address (Number, Street, City, Part 11: Give Details About Your Business or Connections to Any Business 27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business? ☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time A member of a limited liability company (LLC) or limited liability partnership (LLP) ☐ A partner in a partnership ☐ An officer, director, or managing executive of a corporation An owner of at least 5% of the voting or equity securities of a corporation No. None of the above applies. Go to Part 12. Yes. Check all that apply above and fill in the details below for each business. **Business Name** Describe the nature of the business **Employer Identification number Address** Do not include Social Security number or ITIN. (Number, Street, City, State and ZIP Code) Name of accountant or bookkeeper Dates business existed Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. Nο Yes. Fill in the details below. Name **Date Issued Address** (Number, Street, City, State and ZIP Code) Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Jeremy Franklin O'Dell /s/ Jennie Lynn O'Dell Jeremy Franklin O'Dell Jennie Lynn O'Dell Signature of Debtor 1 Signature of Debtor 2 Date September 26, 2018 Date **September 26, 2018** Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? ■ No ☐ Yes Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms? ■ No

> . Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119). Statement of Financial Affairs for Individuals Filing for Bankruptcy

☐ Yes. Name of Person

Official Form 107

page 7

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Debtor 1 Jeremy Franklin O'Dell
Debtor 2 Jennie Lynn O'Dell

Case number (if known)

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Debtor 1	Jeremy Frankli	n O'Dell		
	First Name	Middle Name	Last Name	
Debtor 2	Jennie Lynn O'	Dell		
Spouse if, filing)	First Name	Middle Name	Last Name	
Case number _				□ Check if this is a
(if known)				☐ Check if this is a
				amended filing

### Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

Part 1: List Your Creditors Who Have Secured Claims

1. For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below. Identify the creditor and the property that is collateral What do you intend to do with the property that Did you claim the property secures a debt? as exempt on Schedule C? Creditor's **BB&T Corporation**  $\square$  Surrender the property. □ No name: ☐ Retain the property and redeem it. Yes ☐ Retain the property and enter into a Description of 2008 Ford F150 207000 miles Reaffirmation Agreement. property Vehicle: Retain the property and [explain]: securing debt: Retain property and continue making payments. Creditor's **CIS Financial Services,inc** ☐ Surrender the property. ☐ No name: ☐ Retain the property and redeem it. Yes Retain the property and enter into a Description of 1668 Wading Heron Rd Reaffirmation Agreement. Charleston, SC 29412 property Retain the property and [explain]: Residence: Double wide securing debt: Retain property and continue making manufactured home built in payments. 1989 on a double lot.

Official Form 108

Creditor's

name:

Statement of Intention for Individuals Filing Under Chapter 7

Surrender the property.

☐ Retain the property and redeem it.

☐ Retain the property and enter into a

**Wells Fargo** 

■ No

☐ Yes

Debtor 1 Jeremy Franklin O'Dell Debtor 2 Jennie Lynn O'Dell					Case numb	er (if known)			
p	Descriptic roperty ecuring o		mile	<del>-</del>			on Agreement. roperty and [explain]:		
				expired Personal Property Le					Lanca (Official Form 1000) fill
n th	e inform	nation	belo		es. Unexpired leases	are	e leases that are still in	effect; the	Leases (Official Form 106G), fill lease period has not yet ended.
Des	scribe yo	our un	expir	ed personal property leases					Will the lease be assumed?
Les	sor's nar	ne:		Fox Music House					□ No
									■ Yes
	scription operty:	of leas	sed	Lease of a Yamaha B3 PE	Piano. \$119.90 p	er ı	month starting 5-19-	17.	
Par	t 3: Si	ign Be	low						
	•		-	y, I declare that I have indicat to an unexpired lease.	ed my intention abo	ut a	any property of my esta	ite that sec	ures a debt and any personal
Χ	/s/ Jer	emy	Fran	klin O'Dell	>	<i>( )</i> :	s/ Jennie Lynn O'Del	I	
	Jerem	ıy Fra	nklir	O'Dell		J	Jennie Lynn O'Dell		
	Signatu	ure of I	Debto	r 1		S	Signature of Debtor 2		
	Date	Se	pten	ber 26, 2018		ate	September 26, 20	)18	

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		12	neck on 2A-1Su		irected	l in this form and	in Form
	Debtor 1	Jeremy Franklin O'Dell					
	Debtor 2 Spouse, if filing)	Jennie Lynn O'Dell	■ 1. T	here is no pres	umptio	n of abuse	
ί		Bankruptcy Court for the: District of South Carolina	á		nade u	rmine if a presum nder <i>Chapter 7 N</i> orm 122A-2).	•
	if known)					not apply now bed but it could app	
			☐ Ch	eck if this is a	n ame	ended filina	
(	Official F	orm 122A - 1	_ 0			maca ming	
_							
<u> </u>	napter	7 Statement of Your Current Monthly Inc	com	e			12/15
at ca qu	ttach a separate ase number (if ualifying milita	and accurate as possible. If two married people are filing together, both are equal e sheet to this form. Include the line number to which the additional information known). If you believe that you are exempted from a presumption of abuse becauty service, complete and file Statement of Exemption from Presumption of Abuse alculate Your Current Monthly Income	applies. ise you	On the top of a do not have prin	ny addi narily c	tional pages, write onsumer debts or	your name and because of
	1. What is y	your marital and filing status? Check one only.					
	^	arried. Fill out Column A, lines 2-11.					
	■ Marrie	ed and your spouse is filing with you. Fill out both Columns A and B, lines	2-11.				
	☐ Marrie	ed and your spouse is NOT filing with you. You and your spouse are:					
	☐ Livi	ng in the same household and are not legally separated. Fill out both Co	olumns	A and B, lines 2	2-11.		
	per	ng separately or are legally separated. Fill out Column A, lines 2-11; do no alty of perjury that you and your spouse are legally separated under nonbaring apart for reasons that do not include evading the Means Test requirement	nkruptc	y law that appli	es or th		
	101(10A). For the 6 months,	erage monthly income that you received from all sources, derived during the 6 further example, if you are filing on September 15, the 6-month period would be March 1 through add the income for all 6 months and divide the total by 6. Fill in the result. Do not inclute the same rental property, put the income from that property in one column only. If you less that the same rental property, put the income from that property in one column only.	ough Aug de any i	gust 31. If the amount m	ount of yore than	our monthly income once. For example	e varied during e, if both
			Colum		Debt	ımn B tor 2 or -filing spouse	
	payroll de	ss wages, salary, tips, bonuses, overtime, and commissions (before all eductions).	\$	3,123.84	\$	3,721.38	
		<b>and maintenance payments.</b> Do not include payments from a spouse if B is filled in.	\$	0.00	\$	0.00	
	of you or from an u and room	nts from any source which are regularly paid for household expenses your dependents, including child support. Include regular contributions nmarried partner, members of your household, your dependents, parents, mates. Include regular contributions from a spouse only if Column B is not not include payments you listed on line 3.	\$	0.00	\$	0.00	
	5. Net incor	ne from operating a business, profession, or farm					

Debtor 1 0.00

Debtor 1 0.00

0.00 Copy here -> \$

0.00 Copy here -> \$

0.00

0.00

0.00

\$

0.00

0.00

-\$

\$ **-**\$

Gross receipts (before all deductions)

Gross receipts (before all deductions)

7. Interest, dividends, and royalties

Ordinary and necessary operating expenses

6. Net income from rental and other real property

Ordinary and necessary operating expenses

Net monthly income from rental or other real property

Net monthly income from a business, profession, or farm \$

0.00

0.00

0.00

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Jeremy Franklin O'Dell Debtor 1 Jennie Lynn O'Dell Debtor 2 Case number (if known) Column B Column A Debtor 1 Debtor 2 or non-filing spouse 8. Unemployment compensation 0.00 0.00 Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here: For you For your spouse Pension or retirement income. Do not include any amount received that was a 0.00 169.00 benefit under the Social Security Act. 10. Income from all other sources not listed above. Specify the source and amount. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism. If necessary, list other sources on a separate page and put the total below. 0.00 0.00 0.00 0.00 Total amounts from separate pages, if any. 0.00 0.00 \$ 11. Calculate your total current monthly income. Add lines 2 through 10 for 3,123.84 3,890.38 7,014.22 each column. Then add the total for Column A to the total for Column B. Total current monthly Part 2: **Determine Whether the Means Test Applies to You** 12. Calculate your current monthly income for the year. Follow these steps: 12a. Copy your total current monthly income from line 11 Copy line 11 here=> 7,014.22 Multiply by 12 (the number of months in a year) **x** 12 84,170.64 12b. The result is your annual income for this part of the form 12h. 13. Calculate the median family income that applies to you. Follow these steps: Fill in the state in which you live. SC Fill in the number of people in your household. 94,364.00 Fill in the median family income for your state and size of household. 13. To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office. 14. How do the lines compare? 14a Line 12b is less than or equal to line 13. On the top of page 1, check box 1, There is no presumption of abuse. Line 12b is more than line 13. On the top of page 1, check box 2, The presumption of abuse is determined by Form 122A-2. 14b. Go to Part 3 and fill out Form 122A-2. Part 3: Sian Below By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct. X /s/ Jeremy Franklin O'Dell X /s/ Jennie Lynn O'Dell Jeremy Franklin O'Dell Jennie Lynn O'Dell Signature of Debtor 1 Signature of Debtor 2 Date September 26, 2018 Date September 26, 2018

If you checked line 14b, fill out Form 122A-2 and file it with this form.

If you checked line 14a, do NOT fill out or file Form 122A-2.

MM / DD / YYYY

MM / DD / YYYY

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Debtor 1 Jeremy Franklin O'Dell Jennie Lynn O'Dell

Case number (if known)

#### **Current Monthly Income Details for the Debtor**

#### **Debtor Income Details:**

Income for the Period 03/01/2018 to 08/31/2018.

#### Line 2 - Gross wages, salary, tips, bonuses, overtime, commissions

Source of Income: Bohemian Bull

Income by Month:

6 Months Ago:	03/2018	\$1,009.67
5 Months Ago:	04/2018	\$193.72
4 Months Ago:	05/2018	\$0.00
3 Months Ago:	06/2018	\$0.00
2 Months Ago:	07/2018	\$0.00
Last Month:	08/2018	\$0.00
	Average per month:	\$200.57

#### Line 2 - Gross wages, salary, tips, bonuses, overtime, commissions

Source of Income: Charleston Academy of Music

Income by Month:

6 Months Ago:	03/2018	\$210.00
5 Months Ago:	04/2018	\$210.00
4 Months Ago:	05/2018	\$157.50
3 Months Ago:	06/2018	\$0.00
2 Months Ago:	07/2018	\$0.00
Last Month:	08/2018	\$0.00
	Average per month:	\$96.25

#### Line 2 - Gross wages, salary, tips, bonuses, overtime, commissions

Source of Income: Charleston Southern University

Income by Month:

meome of monen.		
6 Months Ago:	03/2018	\$1,920.00
5 Months Ago:	04/2018	\$2,400.00
4 Months Ago:	05/2018	\$1,440.00
3 Months Ago:	06/2018	\$0.00
2 Months Ago:	07/2018	\$0.00
Last Month:	08/2018	\$0.00
	Average per month:	\$960.00

#### Line 2 - Gross wages, salary, tips, bonuses, overtime, commissions

Source of Income: Church of the Holy cross

Income by Month:

income of monum.		
6 Months Ago:	03/2018	\$1,667.02
5 Months Ago:	04/2018	\$1,667.02
4 Months Ago:	05/2018	\$1,667.02
3 Months Ago:	06/2018	\$1,667.02
2 Months Ago:	07/2018	\$2,500.53
Last Month:	08/2018	\$833.51
	Average per month:	\$1,667.02

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Debtor 1 Debtor 2 Jeremy Franklin O'Dell Case number (if known)

Line 2 - Gross wages, salary, tips, bonuses, overtime, commissions

Source of Income: Kahal Kadosh Beth Elohim

Income by Month:

6 Months Ago:	03/2018	\$0.00
5 Months Ago:	04/2018	\$0.00
4 Months Ago:	05/2018	\$0.00
3 Months Ago:	06/2018	\$250.00
2 Months Ago:	07/2018	\$400.00
Last Month:	08/2018	\$550.00
	Average per month:	\$200.00

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Debtor 1 Jeremy Franklin O'Dell Jennie Lynn O'Dell

Case number (if known)

#### **Current Monthly Income Details for the Debtor's Spouse**

#### **Spouse Income Details:**

Income for the Period 03/01/2018 to 08/31/2018.

#### Line 2 - Gross wages, salary, tips, bonuses, overtime, commissions

Source of Income: Berkeley County School District

Income by Month:

6 Months Ago:	03/2018	\$3,712.66
5 Months Ago:	04/2018	\$3,712.66
4 Months Ago:	05/2018	\$3,712.66
3 Months Ago:	06/2018	\$3,712.66
2 Months Ago:	07/2018	\$5,568.99
Last Month:	08/2018	\$1,908.67
	Average per month:	\$3,721.38

#### Line 9 - Pension and retirement income

Source of Income: PSERS

Constant income of \$169.00 per month.

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

#### This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

#### **Chapter 11: Reorganization**

\$1,167 filing fee

+ \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

#### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

### Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

#### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure</a>.

#### Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

#### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

### Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html">http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html</a>

In Alabama and North Carolina, go to: <a href="http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit">http://www.uscourts.gov/FederalCourts/Bankruptcy/Bankruptcy/BankruptcyResources/ApprovedCredit</a> AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

B2030 (Form 2030) (12/15)

### United States Bankruptcy Court District of South Carolina

In	Jeremy Franklin O'Dell re Jennie Lynn O'Dell		Case No.		
		Debtor(s)	Chapter	7	
	DISCLOSURE OF COMPENS	SATION OF ATTOI	ONEV EOD DE	'RTOD(S)	
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b) compensation paid to me within one year before the filing be rendered on behalf of the debtor(s) in contemplation of the debtor of the debto	of the petition in bankruptcy,	or agreed to be paid	to me, for services rendered or to	)
	For legal services, I have agreed to accept		\$	2,000.00	
	Prior to the filing of this statement I have received			2,000.00	
	Balance Due		<b>.</b> \$	0.00	
2.	The source of the compensation paid to me was:				
	■ Debtor □ Other (specify):				
3.	The source of compensation to be paid to me is:				
	■ Debtor □ Other (specify):				
4.	■ I have not agreed to share the above-disclosed compen	sation with any other person	unless they are meml	pers and associates of my law fir	m.
	☐ I have agreed to share the above-disclosed compensation copy of the agreement, together with a list of the name				
5.	In return for the above-disclosed fee, I have agreed to rend	ler legal service for all aspect	s of the bankruptcy c	ase, including:	
	<ul><li>a. Analysis of the debtor's financial situation, and rendering</li><li>b. Preparation and filing of any petition, schedules, statement</li><li>c. Representation of the debtor at the meeting of creditors</li><li>d. [Other provisions as needed]</li></ul>	nent of affairs and plan which	may be required;		
	Negotiations with secured creditors to recreaffirmation agreements and applications 522(f)(2)(A) for avoidance of liens on hous	s as needed; preparation	emption planning; and filing of moti	preparation and filing of one pursuant to 11 USC	
6.	By agreement with the debtor(s), the above-disclosed fee d Representation of the debtors in any discl any other adversary proceeding.			es, relief from stay actions o	r
		CERTIFICATION			
this	I certify that the foregoing is a complete statement of any as bankruptcy proceeding.	agreement or arrangement for	payment to me for re	epresentation of the debtor(s) in	
_	September 26, 2018	/s/ Sean Markhan	1		
	Date	Sean Markham Signature of Attorne	v		
		Markham Law Fir	•		
		P.O. Box 20074 Charleston, SC 2	9413-0074		
		843-284-3646 Fa	x: 843-636-7499		
		sean@markhamla	awsc.com		
		Name of law firm			

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#### LOCAL OFFICIAL FORM 1007-1(b) TO SC LBR 1007-1

## **United States Bankruptcy Court District of South Carolina**

In re	Jeremy Franklin O'Dell Jennie Lynn O'Dell		Case No.		
		Debtor(s)	Chapter	7	

#### CERTIFICATION VERIFYING CREDITOR MATRIX

The above named debtor, or attorney for the debtor if applicable, hereby certifies pursuant to South Carolina Local Bankruptcy Rule 1007-1 that the master mailing list of creditors submitted either on computer diskette, electronically filed via CM/ECF, or conventionally filed in a typed hard copy scannable format which has been compared to, and contains identical information to, the debtor's schedules, statements and lists which are being filed at this time or as they currently exist in draft form.

	•	lists which are being filed at this time or as they currently exist in draft
	Master mailing list of creditors submitted vi	a:
	(a) computer diskette	
	(b) scannable hard copy (number of sheets submitted	
	(c) X electronic version filed via CM/ECF	
Date:	September 26, 2018	/s/ Jeremy Franklin O'Dell
		Jeremy Franklin O'Dell
		Signature of Debtor
Date:	September 26, 2018	/s/ Jennie Lynn O'Dell
		Jennie Lynn O'Dell
		Signature of Debtor
Date:	September 26, 2018	/s/ Sean Markham
		Signature of Attorney
		Sean Markham
		Markham Law Firm, LLC
		P.O. Box 20074
		Charleston, SC 29413-0074
		843-284-3646 Fax: 843-636-7499
		Typed/Printed Name/Address/Telephone
		76088 SC
		District Court I.D. Number

ADVANCED CALLCENTER TECHNOLOGIES PO BOX 9091 GRAY TN 37615-9091

AMERICAN EXPRESS PO BOX 650448 DALLAS TX 75265-0448

AMERICAN HOME SHIELD PO BOX 1259, DEPT. 127975 OAKS PA 19456

AMEX CORRESPONDENCE/BANKRUPTCY PO BOX 981540 EL PASO TX 79998

AT&T PO BOX 5014 CAROL STREAM IL 60197-5014

AT&T UNIVERSAL CARD PO BOX 70166 PHILADELPHIA PA 19176-0166

AT&T UNIVERSAL CITI CARD ATTN: BANKRUPTCY PO BOX 790034 ST LOUIS MO 63179

BANK OF AMERICA ATTN: BANKRUPTCY PO BOX 982238 EL PASO TX 79998

BANK OF AMERICA PO BOX 15019 WILMINGTON DE 19886-5019

BB&T PO BOX 580048 CHARLOTTE NC 28258-0048 BB&T CORPORATION ATTN: BANKRUPTCY PO BOX 1847 WILSON NC 27894

BETTY O'DELL 1503 FORK SHOALS RD GREENVILLE SC 29605

CAP1/BSTBY

CARECREDIT/SYNCHRONY BANK PO BOX 960061 ORLANDO FL 32896-0061

CHASE
CARDMEMBER SERVICES
PO BOX 1423
CHARLOTTE NC 28201-1423

CHASE PO BOX 15123 WILMINGTON DE 19850-5123

CHASE CARD SERVICES CORRESPONDENCE DEPT PO BOX 15298 WILMINGTON DE 19850

CIS FIN SVCS 369 10TH AVENUE SW HAMILTON AL 35570

CIS FINANCIAL SERVICES, INC CIS HOME LOANS PO BOX 1906 HAMILTON AL 35570

CITIBANK/THE HOME DEPOT ATTN: RECOVERY/CENTRALIZED BANKRUPTCY PO BOX 790034 ST LOUIS MO 63179 DISCOVER
PO BOX 71084
CHARLOTTE NC 28272-1084

DISCOVER FINANCIAL PO BOX 3025 NEW ALBANY OH 43054

DIVERSIFIED CONSULTANTS PO BOX 551268 JACKSONVILLE FL 32255

FOX MUSIC HOUSE 3005 W MONTAGUE AVE NORTH CHARLESTON SC 29418

GENPACT SERVICES LLC PO BOX 1969 SOUTHGATE MI 48195-0969

HOME DEPOT PO BOX 9001010 LOUISVILLE KY 40290-1010

MEN S WEARHOUSE PO BOX 530942 ATLANTA GA 30353-0942

MUSC PO BOX 931736 ATLANTA GA 31193-1736

NATIONWIDE CREDIT PO BOX 14581 DOES MOINES IA 50306-3581

NELNET PO BOX 2877 OMAHA NE 68103-2877

NELNET LOANS ATTN: CLAIMS PO BOX 82505 LINCOLN NE 68501 RIDGE CHRISTIAN ACADEMY 2168 RIDGE CHURCH ROAD SUMMERVILLE, SC 29486

SYNCHRONY BANK/CARE CREDIT ATTN: BANKRUPTCY DEPT PO BOX 965061 ORLANDO FL 32896

SYNCHRONY BANK/MENS WEARHOUSE ATTN: BANKRUPTCY DEPT PO BOX 965060 ORLANDO FL 32896

SYNCHRONY BANK/WALMART ATTN: BANKRUPTCY DEPT PO BOX 965060 ORLANDO FL 32896

UPMC HEALTH SERVICES PO BOX 371472 PITTSBURGH PA 15250

WAL-MART PO BOX 960024 ORLANDO FL 32896-0024

WELLS FARGO PO BOX 17900 DENVER CO 80217

WELLS FARGO DEALER SERVICES ATTN: BANKRUPTCY PO BOX 19657 IRVINE CA 92623